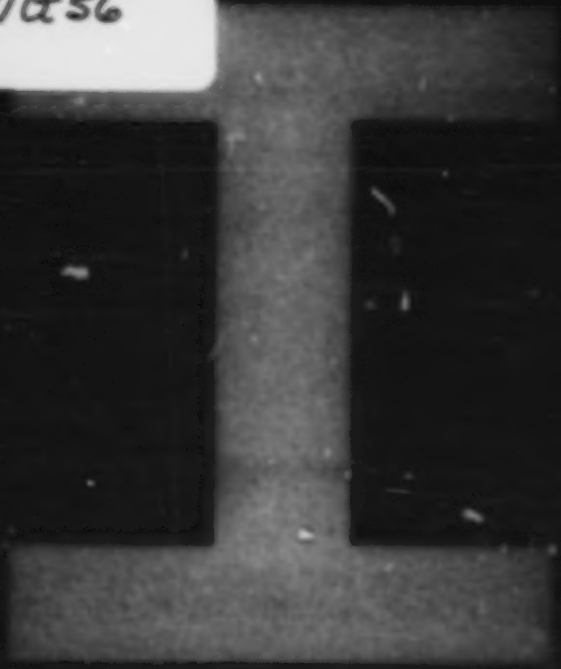
CA2ALDS
91G56



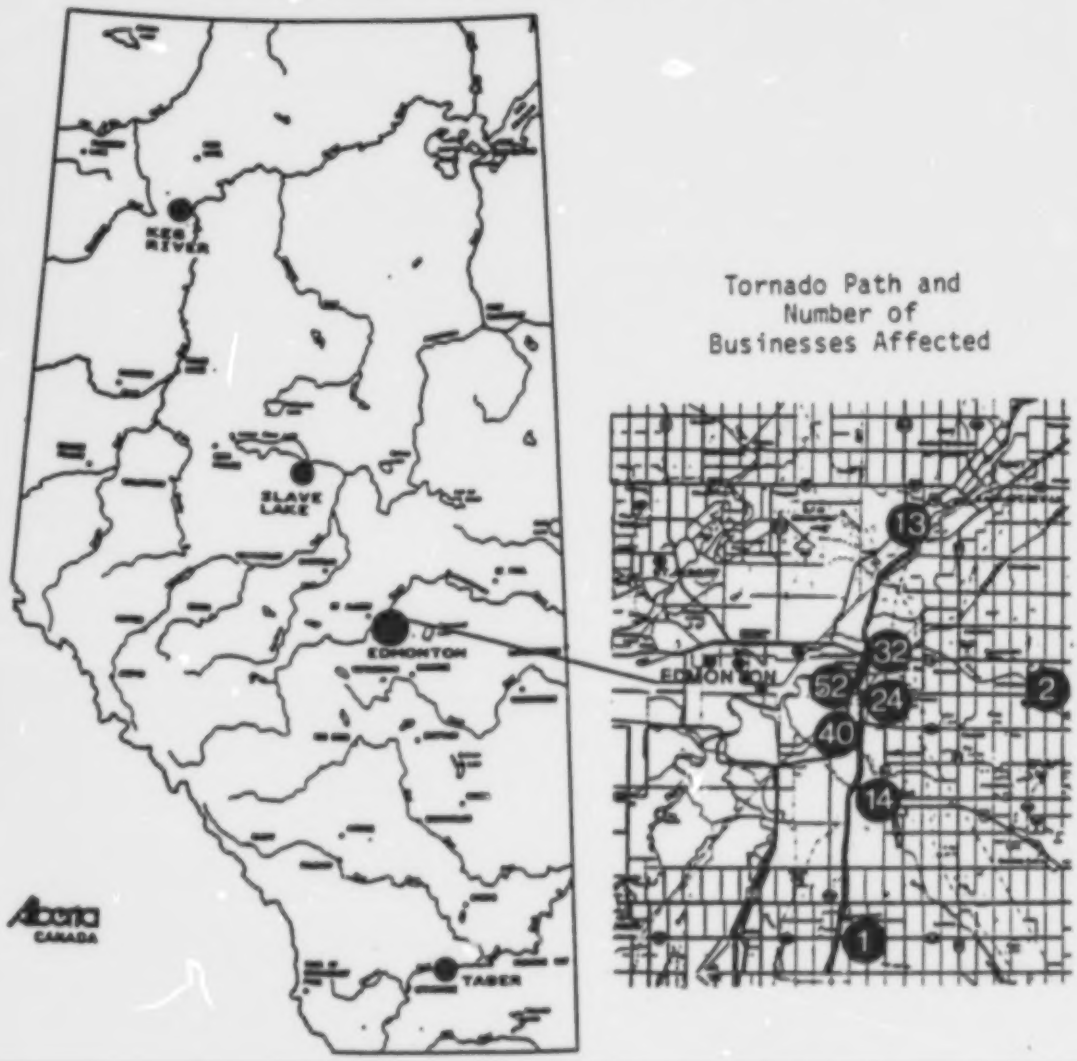
Industrial Recovery Assistance Program

Final Report

Alberta

EXHIBIT 1

DEVASTATING STORM SYSTEMS IN ALBERTA - 1987 AND 1988



IMPACT AREAS:

* During late July and early August, 1987, a devastating storm system passed through Alberta. The destruction in some cases was catastrophic, with:

  - tornados in Edmonton and the County of Strathcona
  - flooding in Keg River
  - major wind damage throughout the Province

* On July 6, 1988 a severe and devastating flood occurred in the Lesser Slave Lake Region of Alberta.

92-01041/

INDEX

	Page
Exhibit 1 - *Maps of Impact Areas of 1987 and 1988 Storm Systems*	*Inside Cover*
Executive Summary	1
Introduction	3
PART I - DISASTER ASSISTANCE IN ALBERTA	
Disaster Assistance in Alberta	6
1. Alberta's Need for Special Assistance	8
2. Guidelines for Special Assistance	9
Exhibit 2 - *Announcement of Establishment of Tornado Victim Assistance Centres*	*5B*
Exhibit 3 - *Disaster Assistance Organization Chart*	*7B*
Exhibit 4 - *Announcement of Establishment of Industrial Recovery Assistance Office*	*8B*
Exhibit 5 - *IRAP Operations Chart*	*9B*
PART II - INDUSTRIAL RECOVERY ASSISTANCE PROGRAM FOR JULY 31, 1987 TORNADO	
Assistance to the Business Community Affected by the July 31, 1987 Tornado	11
1. Industrial Recovery Assistance Office	12
2. Industrial Recovery Assistance Program	13
3. Industrial Recovery Assistance Program - Coverage	14
4. Industrial Recovery Assistance Program - Performance Measures	16
5. Industrial Recovery Assistance Program - Financial Services	18
Exhibit 6 - *1987 Tornado Damage and Loss: Estimated $500 Million - All Sectors*	*10B*
Exhibit 7 - *Business Financial Support: Catastrophic Losses - $95.7 Million*	*10B*

LEGISLATURE LIBRARY
NOV - 5 1991
EDMONTON

INDEX, continued

	Page
PART II - INDUSTRIAL RECOVERY ASSISTANCE PROGRAM FOR JULY 31, 1987 TORNADO - continued	
Exhibit 8 - Tornado Assistance Payments: Number of Payments and Processing Period	*11B*
Exhibit 9 - Flood Assistance Payments: Number of Payments and Processing Period	*11B*
Exhibit 10 - Catastrophic/Non-catastrophic Losses: 290 Businesses Affected	*12B*
Exhibit 11 - Business Classification: 185 Catastrophic Loss and Damage	*12B*
Exhibit 12 - Out of Business: Without Program Assistance	*14B*
Exhibit 13 - Stress Counselling: Owner/Manager Businesses	*14B*
Exhibit 14 - Number of Employees: July 31, 1987 - Total 3,920	*15B*
Exhibit 15 - Number of Employees: Pre/Post Tornado	*15B*
Exhibit 16 - Add'l Business Investment: Total $35.1 Million	*16B*
Exhibit 17 - Number of Participating Businesses: Per Assistance Category	*17B*
Exhibit 18 - Program Assistance: Total $21.7 Million	*18B*
Exhibit 19 - Insurance Shortfall: $18.3 Million - - 119 Loan Files	*18B*
PART III - INDUSTRIAL RECOVERY ASSISTANCE PROGRAM FOR JULY 6, 1988 LESSER SLAVE LAKE FLOOD	
Assistance to the Business Community Affected by the July 6, 1988 Flood in the Lesser Slave Lake Region of Alberta	21
1. Pre/Post-Flood Employment	22
2. Pre/Post-Flood Insurance Coverage	22
3. Most Severe Cases	23
4. Office Efficiency	23

INDEX, continued

Page

PART III - INDUSTRIAL RECOVERY ASSISTANCE PROGRAM FOR JULY 6, 1988 LESSER SLAVE LAKE FLOOD - continued

Exhibit 20 - *1988 Flood Damage and Loss: Insurance Payments and Government Support* 20B

Exhibit 21 - *Program Assistance: Total - $1.27 Million* 20B

Exhibit 22 - *Number of Employees: 27 Business Files* 21B

Exhibit 23 - *Number of Employees: Pre/Post Flood* 21B

Exhibit 24 - *Insurance Shortfall: $930,700 - 26 Loan Files* 22B

Exhibit 25 - *Out of Business: Without Program Assistance* 22B

Exhibit 26 - *Map of Lesser Slave Lake: Number of Businesses and Locations* 23B

PART IV - CONCLUSIONS

Conclusions 25

1. The Industrial Recovery Assistance Program 25

2. The Industrial Recovery Assistance Office 26

3. Industrial Recovery Assistance Personnel 27

PART V - RECOMMENDATIONS

Recommendations 29

APPENDICES

Appendix 1: Specialized Alberta Disaster Assistance 32

Appendix 2: List of Businesses Utilizing The Industrial Recovery Assistance Program 34
1. Tornado Applications (1987) 35
2. Slave Lake Flood Applications (1988) 40

Appendix 3: Tornado Victims Assistance Directory (Services and Agencies) 41

Appendix 4: Sample - Computer Data Base Information Sheets 44

Appendix 5: Industrial Recovery Assistance Program Application and Data Collection Forms 53

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

EXECUTIVE SUMMARY

Between July 25 and August 3, 1987, Alberta experienced a series of weather systems of devastating proportions. The tornados and accompanying storms resulted in injuries, loss of life, destruction of property and extreme trauma. On July 6, 1988 a severe flood occurred in the Lesser Slave Lake region of Alberta and resulted in major destruction of personal and commercial property. In order to deal with this unique set of circumstances, the Industrial Recovery Assistance Program (IRAP) was established to deliver added support to the continuing programs of Alberta Public Safety Services.

The extent of destruction resulting from the tornado system of July 31, 1987 was calculated to be:

- 27 dead, with hundreds injured and many thousands experiencing the trauma of not knowing of the safety of friends and family.

- An estimated 2,000 families, 150 farms and 400 business establishments were severely impacted (if not destroyed) by the tornado.

- 4,000 jobs were threatened.

- An estimated $500,000,000 in damage was incurred: $100,000,000 to residential property, $100,000,000 to crops, $150,000,000 to businesses, $50,000,000 for economic loss, death and liability, and $100,000,000 unreported.

Victim Assistance Centres were established to deal with all concerns of the major residential and industrial centres in East Edmonton, Strathcona County and Leduc.

It was recognized that the massive destruction of the tornados impacted on one of Alberta's major industrial areas and threatened thousands of jobs. The Industrial Recovery Assistance Program was mandated to assist businesses in re-establishing economic activity and maintaining employment levels. It was further recognized that normal business insurance coverage could not readily and responsibly deal with the extent of damage incurred, particularly if those businesses were to survive and re-establish to pre-disaster conditions. The majority of damage was to buildings and equipment, but there were as well many individual and extraordinary losses. The Program and eligibility guidelines were developed in cooperation with various government agencies and announced on August 21, 1987. This report deals with the impact the Industrial Recovery Assistance Program had on damaged businesses, both small and large, and how the coordinating office administered financial and management assistance.

In its three years of operation, IRAP proved to be an effective mechanism for delivering a unique set of initiatives. Of the $23.4 million issued by IRAP for the catastrophic losses incurred in 1987 and 1988, $4.6 million was allocated for emergency grants, $3.1 million for re-establishment grants, and $15.7 million in forgivable loans.

In total, 212 businesses received financial and management support from IRAP. The support included, when necessary, stress management counselling and other forms of management advice. Today, the businesses that were so drastically impacted have been re-established to impressive levels:

- Employment has grown from the pre-tornado level of 3,920 to 4,276. In regard to the Lesser Slave Lake flood, employment has grown from a level of 183 to 219.

- Investment has increased by $35 million over and above the financial support issued for damage resulting from the disasters.

- Businesses not only reconstructed their establishments, but are now using planning processes which to a large degree were not evident in 1987. The result is a modernization effort which realized more viable, productive, and efficient business operations.

INTRODUCTION

On July 31, 1987 the people of the Province of Alberta experienced a tornado of devastating proportions. The trauma created by the storm system, and resulting injuries, loss of life and the destruction of property, required an immediate response by the Government of Alberta to support and deal with those affected by the tragedy. On August 1, 1987 the Hon. Don R. Getty, Premier, addressed the public expressing his *"deepest concern for all of those who have been affected by the tornado disaster,"* and advised *"that the Province will help the City of Edmonton, the County of Strathcona, and their citizens in every way possible, including the provision of financial assistance."*

Immediate measures to address the emergency needs of the tornado victims were determined by the City of Edmonton and the County of Strathcona, primarily through their Social Services organizations, and through the Provincial medical care system. Alberta Public Safety Services also immediately undertook to minimize the effects of the tornado. For the week following the tornado, the priority of Alberta Public Safety Services was to coordinate immediate and interim support to all parties directly affected by the storm system. As well, specific recovery plans were introduced.

In consideration of the longer term assistance required, individuals and families again took priority. Because of the catastrophic nature of the tornado, separate and enhanced recovery programs were announced. On August 14, 1987 an assistance program to address the special circumstances of individuals, on August 20 an agriculture damage program, and on August 21 a program to help businesses were announced. A separate coordinating office for the business community was immediately established.

The priority of the Industrial Recovery Assistance Program (IRAP) was to address all business issues, assuring that the businesses and workers affected by the disaster were re-established as expeditiously as possible. The dedication and support provided by all participants reflected the compassion necessary to deal with the individual tragedies. As well, the catastrophic damage incurred by the business community went beyond the limits of protection provided by even the most prudent insurance policy. Therefore, the guidelines of IRAP were designed to supplement available support from traditional insurance sources and established granting agencies.

As each disaster was unique and each business tragedy different, it was imperative to design a multidimensional response covering all aspects of business reconstruction. The support and advice from government departments and other agencies allowed for tailor-made initiatives which reflected the compassion necessary to deal with the post-disaster circumstances.

Today, three years after the tornado, virtually all businesses have been re-established with employment and production capacity at levels equal to, if not greater than those prior to the July 31, 1987 disaster.

On July 6, 1988 a devastating flood hit the Lesser Slave Lake region of Alberta. Because extensive support programs were already in place and operating, the IRAP Office administered the necessary assistance to the business community of the area.

This report describes the Industrial Recovery Assistance Program, its unique structure, how it was applied to two disaster situations, and the results achieved. As IRAP is unique in its establishment, the report concludes by suggesting how future programs of this nature might be structured and administered.

PART I

DISASTER ASSISTANCE IN ALBERTA

EXHIBIT 2

TORNADO VICTIMS ASSISTANCE

The Victim Assistance Centre at M.E. LaZerte Composite High School, 6804 - 144 Avenue will CEASE operations on Monday, August 10, 1987 at 7:00 p.m.

Anyone still needing assistance after the Centre closes should contact the following agencies and organizations in Edmonton:

- Disaster registration and enquiries:
  Red Cross Society
  9931 - 106 Street, Phone 423-2680
- Registration of losses and damages to personal, residential and commercial property:
  Alberta Public Safety Services
  10320 - 146 Street
  Phone 427-2772
- Identification of immediate and longer term housing needs:
  Canada Mortgage and Housing Corporation
  #200, 10216 - 124 Street
  Phone 482-8700
  Alberta Mortgage and Housing Corporation
  9405 - 50 Street, Phone 468-3535
- Clothing, furniture and appliance needs:
  Salvation Army Family Services
  10441 - 123 Street
  Phone 486-0208
- Food requirements:
  Edmonton Food Bank
  Phone 425-4190
- Emergency financial assistance:
  Your nearest Alberta Social Services Office or, Alberta Social Services
  Crisis Service
  9945 - 107 Street, Phone 427-3390
- Counselling and health concerns:
  Your nearest health centre, or,
  Edmonton Board of Health
  Phone 482-1965
- Water and sanitation problems, utility hookup and clean-up information:
  City of Edmonton Water and Sanitation
  Phone 428-5145
- Financial counselling:
  Alberta Consumer and Corporate Affairs
  Phone 427-5782
- Insurance information and assistance:
  Insurance Bureau of Canada
  Phone 423-2212
- Unemployment Insurance:
  Your nearest Canada Employment Centre, or Phone 420-2207
- Workers' Compensation
  9912 - 107 Street, Phone 427-1100
- Cheque distribution arrangements for Canada Pension, Old Age Security, Family Allowance applications and information about survivor benefits:
  Health and Welfare Canada
  Income Security Program
  7th Floor, 10055 - 106 Street
  Phone 420-2630

Alberta
PUBLIC SAFETY SERVICES

Announcement of Establishment of Victim Assistance Centres

PART I

DISASTER ASSISTANCE IN ALBERTA

In 1974, Alberta Emergency Measures Organization was restructured to include, as a top priority, the coordination of government's response in the event of a major emergency, whether it be man-made or natural. On July 31, 1987 a storm system entered Alberta which resulted in a disaster unmatched in the Province's history. The devastating storm system resulted in loss of life and recorded severe damage along a path which was most notable in east Edmonton and the County of Strathcona and produced severe weather conditions throughout the Province. Because of the catastrophic nature of the tornado, it was judged by the Alberta Government that special support would be necessary over and above that which was normally available through Alberta Public Safety Services. Emergency Preparedness Canada gave full organizational and financial support to the initiatives administered by Alberta Public Safety Services.

"One-stop" Victim Assistance Centres were established in North Edmonton (M.E. Lazerte Composite High School), Strathcona County (Salisbury Composite High School) and Leduc (Leduc County Offices) as soon as possible after the disaster. This "one-stop" concept is innovative in that all services necessary to give support to victims were housed in one location. The many agencies represented in each Centre included:

<u>Province of Alberta</u>

- Public Safety Services
- Community and Occupational Health
  - Mental Health Counsellors and Psychologists
  - Workers' Compensation Board
- Municipal Affairs
  - Alberta Mortgage and Housing Corporation
- Consumer and Corporate Affairs
- Social Services

<u>Federal Government</u>

- Canada Mortgage and Housing Corporation
- Employment and Immigration Canada (Unemployment Insurance)
- Health and Welfare Canada

<u>City of Edmonton</u>

- Edmonton Board of Health
- Edmonton Social Services
- Edmonton Water and Sanitation

Volunteer Agencies

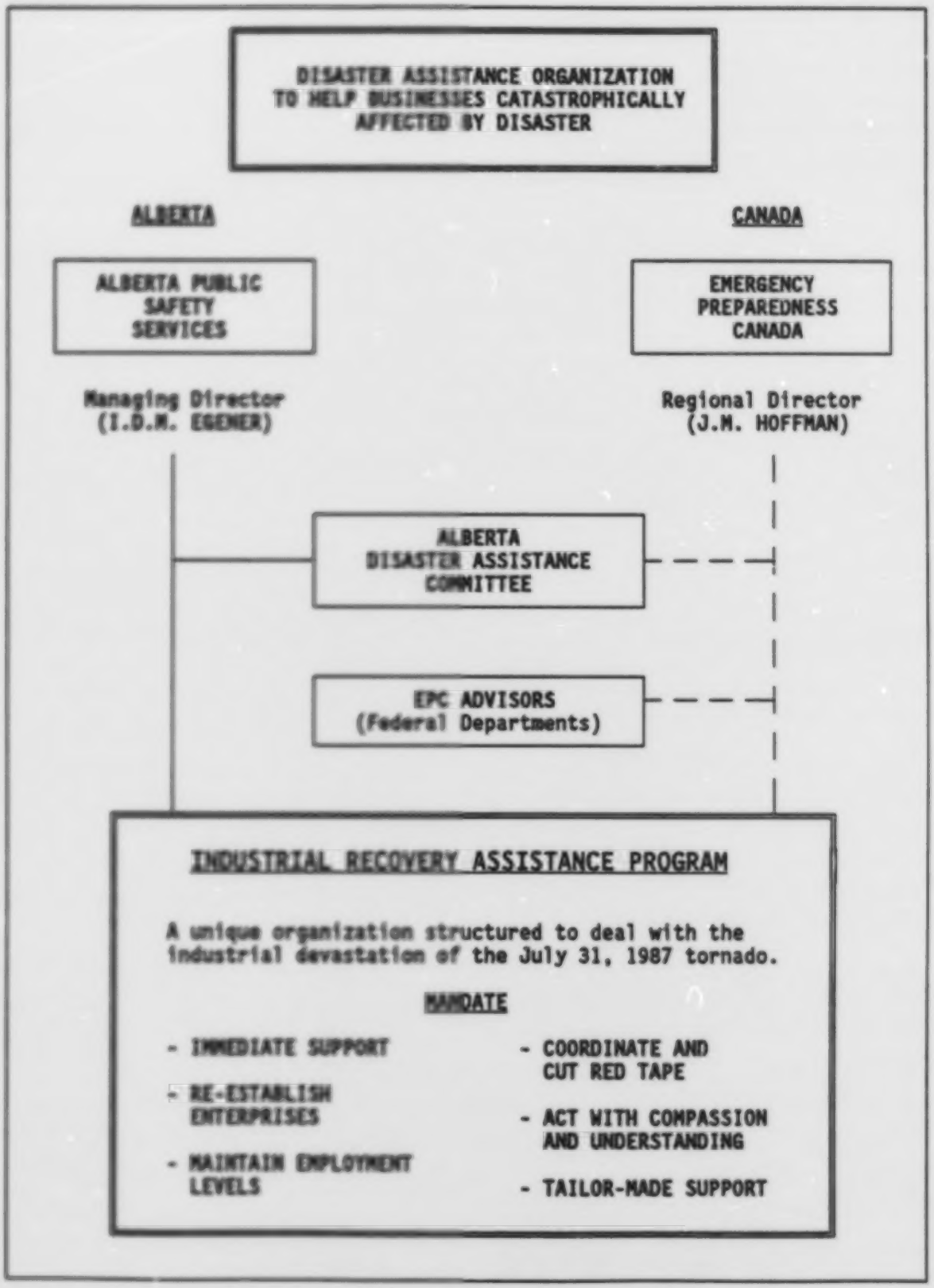
- Canadian Red Cross
- Salvation Army
- Christian Disaster Services
- Edmonton Food Bank
- Edmonton Emergency Relief Services Society

Commercial Agencies

- Insurance Bureau of Canada
- Northwestern Utilities Ltd.
- Edmonton Power

For the first week following the storm, the priority for all concerned agencies was to provide immediate support services to all individuals affected. In relation to longer-term support assistance, several special programs were announced in Alberta, again giving individuals and their families priority. On August 14, the Hon. Ken Kowalski, Minister, Alberta Public Safety Services, announced measures to deal with individual losses. Further recovery programs were announced for agriculture and business on August 20 and 21 respectively.

EXHIBIT 3


DISASTER ASSISTANCE ORGANIZATION
TO HELP BUSINESSES CATASTROPHICALLY
AFFECTED BY DISASTER
ALBERTA
CANADA
ALBERTA PUBLIC
SAFETY
SERVICES
EMERGENCY
PREPAREDNESS
CANADA
Managing Director
(I.D.M. EGENER)
Regional Director
(J.M. HOFFMAN)
ALBERTA
DISASTER ASSISTANCE
COMMITTEE
EPC ADVISORS
(Federal Departments)
INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
A unique organization structured to deal with the
industrial devastation of the July 31, 1987 tornado.
MANDATE
- IMMEDIATE SUPPORT
- RE-ESTABLISH
ENTERPRISES
- MAINTAIN EMPLOYMENT
LEVELS
- COORDINATE AND
CUT RED TAPE
- ACT WITH COMPASSION
AND UNDERSTANDING
- TAILOR-MADE SUPPORT

1. ALBERTA'S NEED FOR SPECIAL ASSISTANCE

On August 12, 1987 government representatives of Alberta Public Safety Services, Alberta Economic Development and Trade, Alberta Agricultural Development Corporation, Employment and Immigration Canada, Regional Industrial Expansion Canada and Emergency Preparedness Canada held an extended meeting to examine the business situation and to identify the elements that might be included in a business recovery assistance program.

The advisors concluded that a business recovery program should be based on the following parameters:

- The loss suffered by small, medium and large-sized businesses would be borne, to a large degree, by the insurance industry.

- Recognize that normal insurance coverage would not address the major reduction of equity incurred by catastrophically damaged businesses. Further, the disruption to cash flow demonstrated a need for some "breathing room" to allow businesses to re-establish normal business activity and avoid business failure.

- There was a need for a cooperative program that would ensure a minimum negative impact on jobs and secondary effects on associated industries.

- In some cases, time would be of the essence to ensure businesses did not relocate out of province, lose customer contracts, or fail because they could not bridge the period between destruction and reorganization.

- Large business support would be decided on a case-by-case basis.

On August 21, the Government of Alberta announced the guidelines of the assistance program for the business sector that was affected by the July 31, 1987 tornado. On July 6, 1988, a year later, when severe flooding occurred to the Town of Slave Lake and the surrounding area, the same guidelines which had proven so successful in the tornado disaster were again used.

A coordinating office was immediately established.

EXHIBIT 4

TORNADO DAMAGE

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

The Honourable Ken Kowalski, Minister of Public Safety Services, and the Honourable Les Young, Acting Minister of Economic Development and Trade have authorized the opening of an Industrial Recovery Assistance Office to assist businesses suffering damage from the tornado of July 31, 1987.

Opening date: Monday, August 24, 1987

Address: Third floor, 9945 - 50 Street

Telephone: 403/469-7451

Hours: Monday to Friday, 8:15 a.m. to 4:30 p.m.

The centre will provide the following services to affected businesses:

- Registration of loss and damage
- Assistance with preparation of a business recovery plan
- Assistance with application for re-establishment assistance grant, clean-up assistance, and business loans
- Information and assistance regarding applicable provincial and federal programs including modernization and up-grading programs

The Industrial Recovery Assistance Office will be open for as long as necessary to ensure that all affected businesses receive any assistance required to become re-established as quickly as possible.

Alberta
PUBLIC SAFETY SERVICES

Announcement of Establishment
of
INDUSTRIAL RECOVERY
ASSISTANCE OFFICE
- August 21, 1987 -

2. GUIDELINES FOR SPECIAL ASSISTANCE

The guidelines were to be interpreted with compassion and administered sensitively. The prime objective was to re-establish, as quickly a possible, business viability and employment to pre-disaster levels. Specific provisions of the special assistance to those businesses catastrophically impacted:

- Clean-up Assistance to a maximum of $40,000 per business, based on actual costs.

- Re-establishment Assistance Grants to a maximum of $15,000 per business to provide survival funding for the period between destruction and reorganization, to help offset immediate cash flow needs, communications, re-establishment through advertising, and the many incalculable administrative costs related to the immediate re-establishment and reorganization of the business.

- Interest-free Loans for up to two years to help offset insurance shortfalls on buildings, leasehold improvements, equipment, inventory, and business vehicles. The loans could be forgiven up to 80 percent of their value based on $10,000 for each job saved and retained, and a portion of eligible capital expenses.

- An Industrial Recovery Assistance Office to provide immediate and coordinated assistance to the business operator in preparing a business recovery plan and accessing the re-establishment assistance grant, clean-up assistance, business loans and other provincial and federal programs including modernization and upgrading programs for use during the re-establishment process.

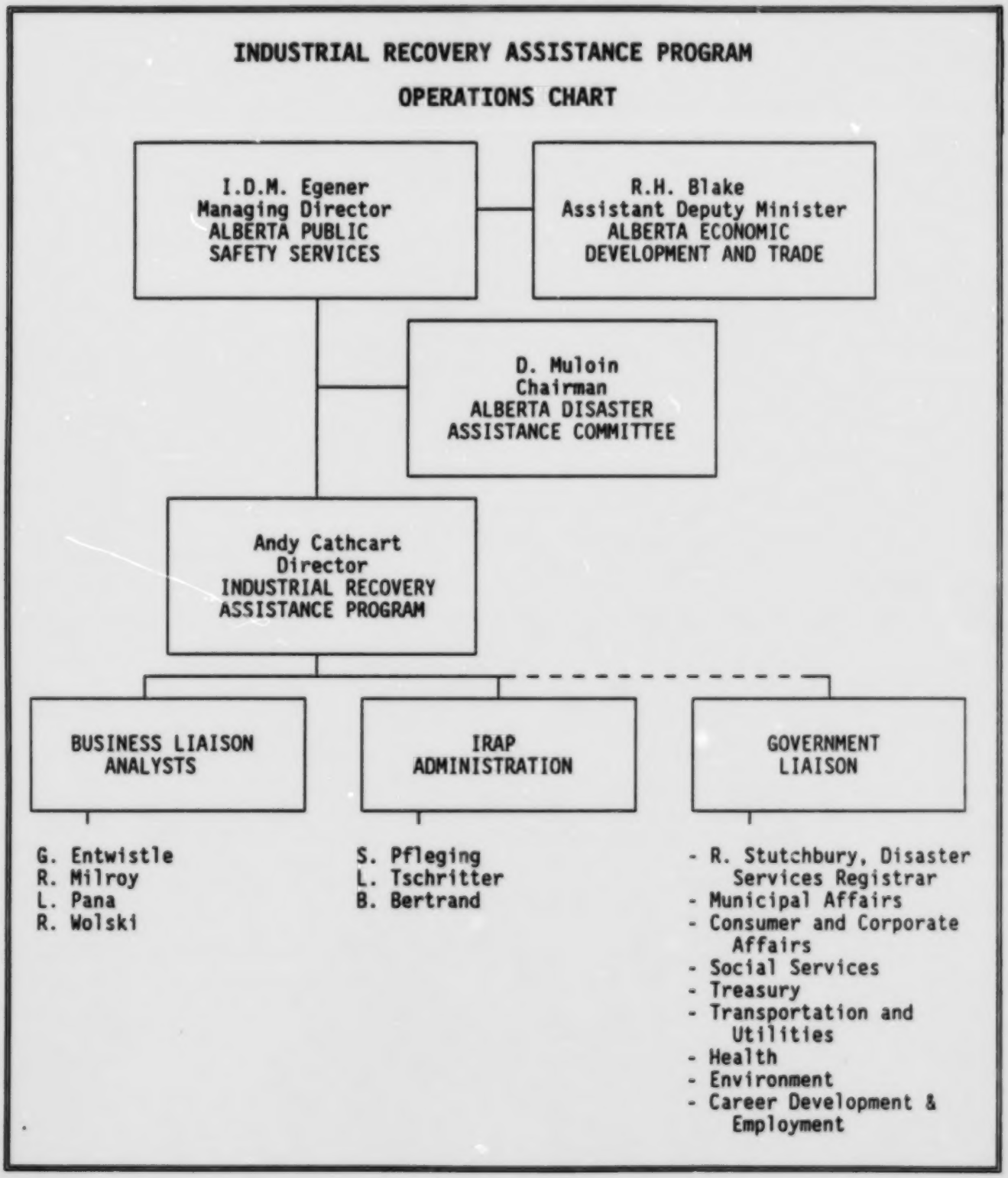
- Special Assistance to larger businesses (100 employees or more) would be determined on a case-by-case basis.

For those businesses which experienced less devastating losses caused by the tornado, the guidelines of the Alberta's Disaster Assistance Program were used. This assistance was provided on the basis of an 80 percent government-20 percent business cost sharing, subject to a standard $1,000 deductible on the loss and damage considered essential to the operation of the business which could not have been readily and reasonably insured. The deductible could be waived by the Minister through Alberta Public Safety Services on a case-by-case basis where severe economic hardship existed.

The Disaster Assistance guidelines generally excluded from consideration those items which could have been readily and reasonably insured. Damage such as minor building damage, seepage, and sewer backup caused by heavy rain and hail accompanying the tornado were not considered eligible under IRAP. Some flexibility was available to the assessors because of the nature of the storm system.

It was emphasized that in extraordinary or unique situations, the assistance provided would be reviewed on a case-by-case basis to ensure that everything possible was done to help the business re-establish. Key operational objectives for the Industrial Recovery Assistance Office were to operate expeditiously, with understanding and compassion. The Office was given considerable flexibility to implement its mandate.

EXHIBIT 5


INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
OPERATIONS CHART
I.D.M. Egener
Managing Director
ALBERTA PUBLIC
SAFETY SERVICES
R.H. Blake
Assistant Deputy Minister
ALBERTA ECONOMIC
DEVELOPMENT AND TRADE
D. Muloin
Chairman
ALBERTA DISASTER
ASSISTANCE COMMITTEE
Andy Cathcart
Director
INDUSTRIAL RECOVERY
ASSISTANCE PROGRAM
BUSINESS LIAISON
ANALYSTS
IRAP
ADMINISTRATION
GOVERNMENT
LIAISON
G. Entwistle
R. Milroy
L. Pana
R. Wolski
S. Pfleging
L. Tschritter
B. Bertrand
- R. Stutchbury, Disaster Services Registrar
- Municipal Affairs
- Consumer and Corporate Affairs
- Social Services
- Treasury
- Transportation and Utilities
- Health
- Environment
- Career Development & Employment

PART II

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
FOR JULY 31, 1987 TORNADO

EXHIBIT 6

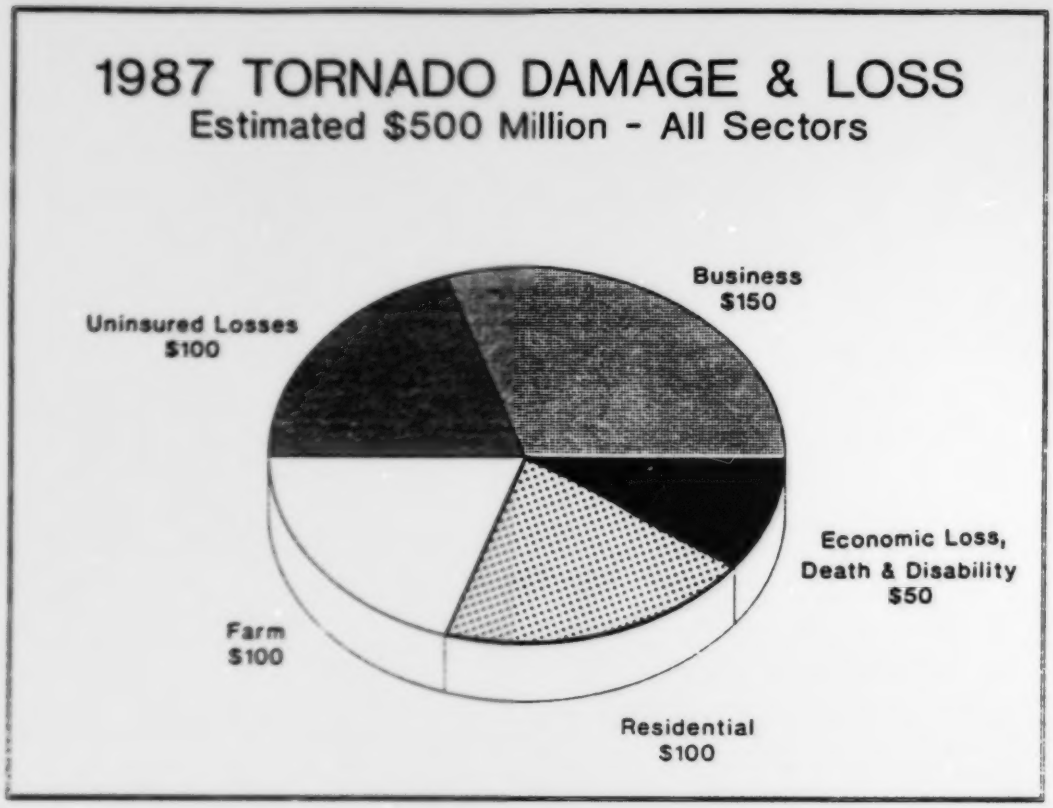
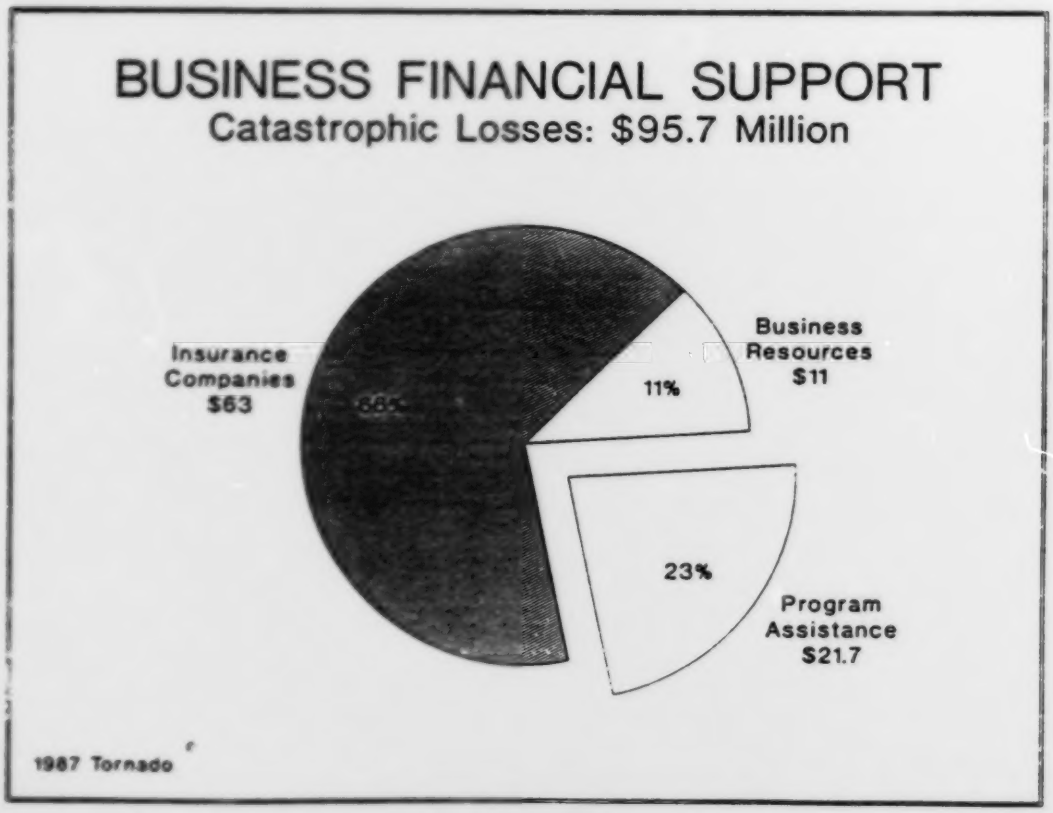


EXHIBIT 7



PART II

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

Assistance To The Business Community Affected By The July 31, 1987 Tornado

---

In the aftermath of the July 31, 1987 tornado, an immediate objective was to determine the extent of damage as expeditiously as possible. As the devastation included the destruction of individual and company records, an important component of the initial review process included assembly of available information from various sources including individual and company sources, banks, insurance companies and various government agencies.

The total value of losses attributed to the 1987 storm system is estimated to be $500,000,000. For the business community, it is estimated that over $150,000,000 in losses was incurred, of which $95,700,000 was categorized as catastrophic. With the magnitude of destruction, it was determined that full business re-establishment and recovery would not be possible without further help. It was quickly determined that without government assistance, the livelihood of several thousand workers would be in jeopardy. The Industrial Recovery Assistance Office was established to offer whatever assistance would be necessary to see the business entities suffering catastrophic losses were re-established and functioning at pre-tornado levels.

Business and infrastructure losses not covered by insurance were originally estimated to be in excess of $40 million. After examination of the damage reports undertaken through assessors and recognizing that some business reconstruction would be addressed using internal financial reserves, the final insurance shortfall was estimated to be $37.6 million. One insurance shortfall case remains outstanding regarding insurance coverage and will be determined through litigation.

EXHIBIT 8

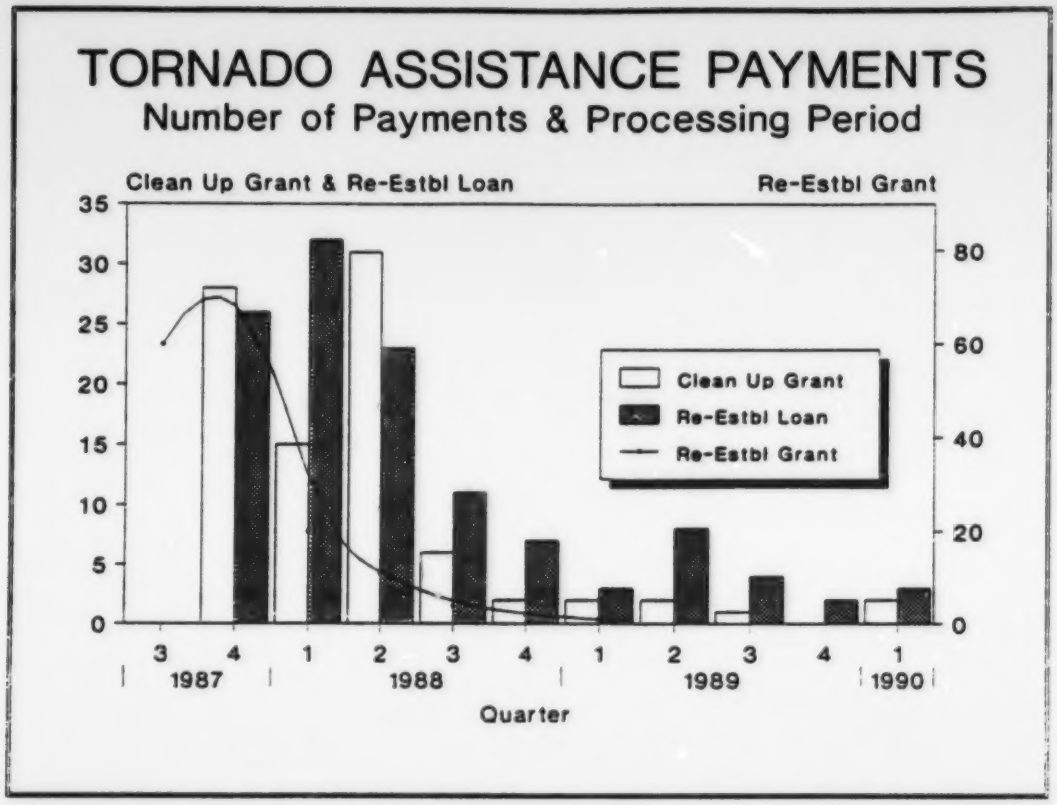
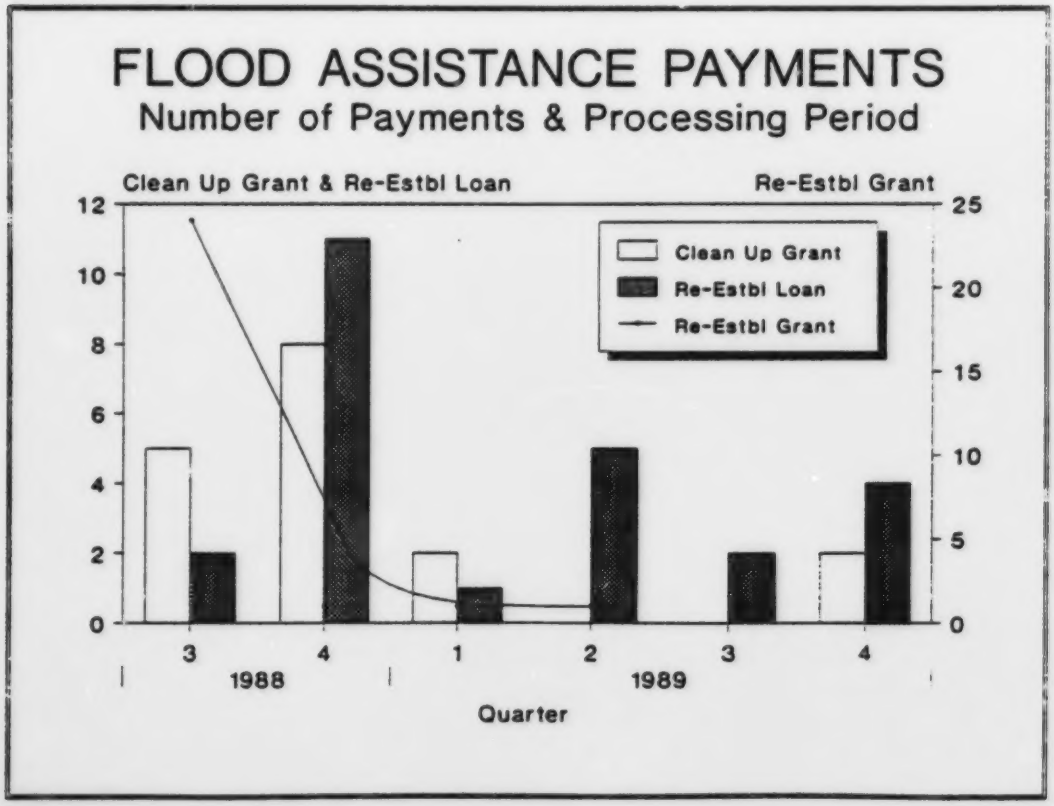


EXHIBIT 9



1. INDUSTRIAL RECOVERY ASSISTANCE OFFICE

The initial task of the Industrial Recovery Assistance Program was to communicate to the affected business the scope of assistance available through normal assistance avenues with special assistance available in the case of catastrophic damage. Those businesses suffering catastrophic damage were supported by the IRAP Office. Those businesses with less severe damage were supported by the normal disaster assistance program of Alberta Public Safety Services. The IRAP Office initially employed four business analysts plus support staff. The business analysts were included in the IRAP Office because of varied experience, particularly in small business operations.

The mandate of the IRAP Office was to:

- Work with insurance companies, banking institutions and government agencies to assure assessments and related decisions be directed to re-establish the businesses with the least disruption.

- Work with management to re-establish operations and assure employment levels were maintained to the maximum extent possible. To work with all participants in a re-establishment program.

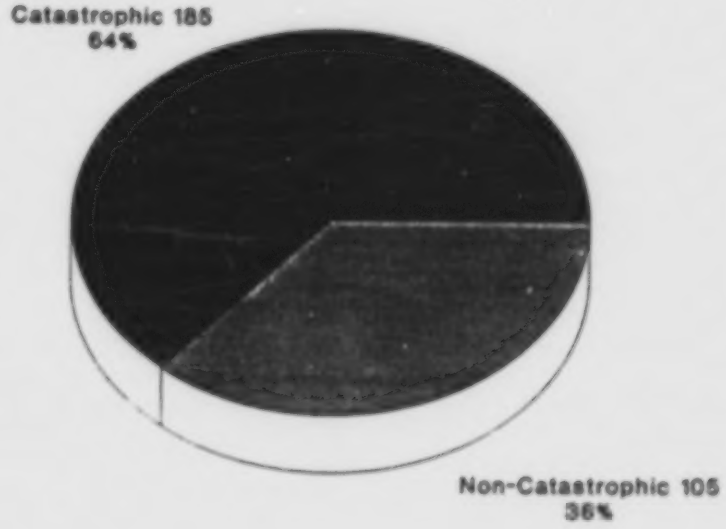
- Apply the special assistance of the Industrial Recovery Assistance Program in conjunction with Alberta's ongoing disaster assistance initiatives.

- Apply objective decision-making criteria and advice with compassion, understanding and integrity.

- Work with all lending agencies to assure financial support was issued as expeditiously as possible.

EXHIBIT 10

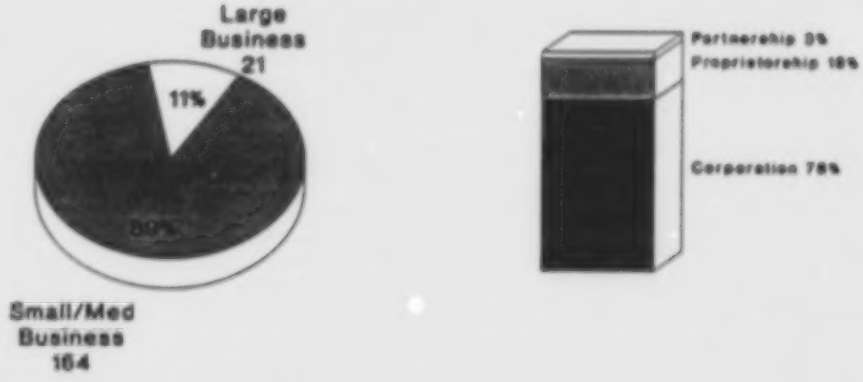
CATASTROPHIC/NON-CATASTROPHIC LOSSES
290 Businesses Affected



1987 Tornado

EXHIBIT 11

BUSINESS CLASSIFICATION
185 Catastrophic Loss & Damage Business Files



1987 Tornado

2. INDUSTRIAL RECOVERY ASSISTAMCE PROGRAM

At the very start of the Industrial Recovery Assistance Program, a unique data gathering system was incorporated into a business review process which was carried on throughout the tenure of the Program. Each recipient of support was given personal attention and the monitoring of re-establishment and reconstruction of businesses was recorded to allow for post-program evaluation. The results are impressive and exemplify the professional manner in which the Program was administered and the resilience of the business community.

The prime objective of the Industrial Recovery Assistance Program was to provide the support required to enable businesses suffering catastrophic losses to return to a pre-tornado condition. Of the 290 businesses that were impacted by the tornado, 185 received additional assistance from IRAP. The remaining applicants were given support through Alberta Public Safety Services and other funding and service agencies. Over the course of three years, the IRAP Office has seen the business infrastructure that was devastated by the 1987 tornado re-established.

3. INDUSTRIAL RECOVERY ASSISTANCE PROGRAM - COVERAGE

The nature of businesses affected by the tornado covered the full spectrum of business activity. Employment of approximately 4,000 was divided between large and small establishments, with almost 40 percent concentrated in the manufacturing sector.

Number of Businesses Affected by the July 31, 1987 Storm System -	290
Businesses with Catastrophic Losses -	185
Businesses with Non-catastrophic Losses -	105

Of the 185 business establishments supported by IRAP:

- 90 percent were classified as being under 50 employees;
- 21 percent of the businesses were sole proprietorships or partnerships; and
- 78 percent of the businesses were in services (36 percent), manufacturing (22 percent), and transportation (20 percent).

Of the 185 business establishments given assistance under the Industrial Recovery Assistance Program, 182 continue operations today. Of the three establishments that ceased operations, two were proprietorships and the third an employer of 12 people.

Re-establishment grants were issued within six weeks of the tornado, and there was every intention by the two proprietorships to re-establish operations. For the third establishment, the business was liquidated in the fall of 1989 after reconstruction of facilities. The demise of the three businesses is attributed to subsequent economic factors.

EXHIBIT 12

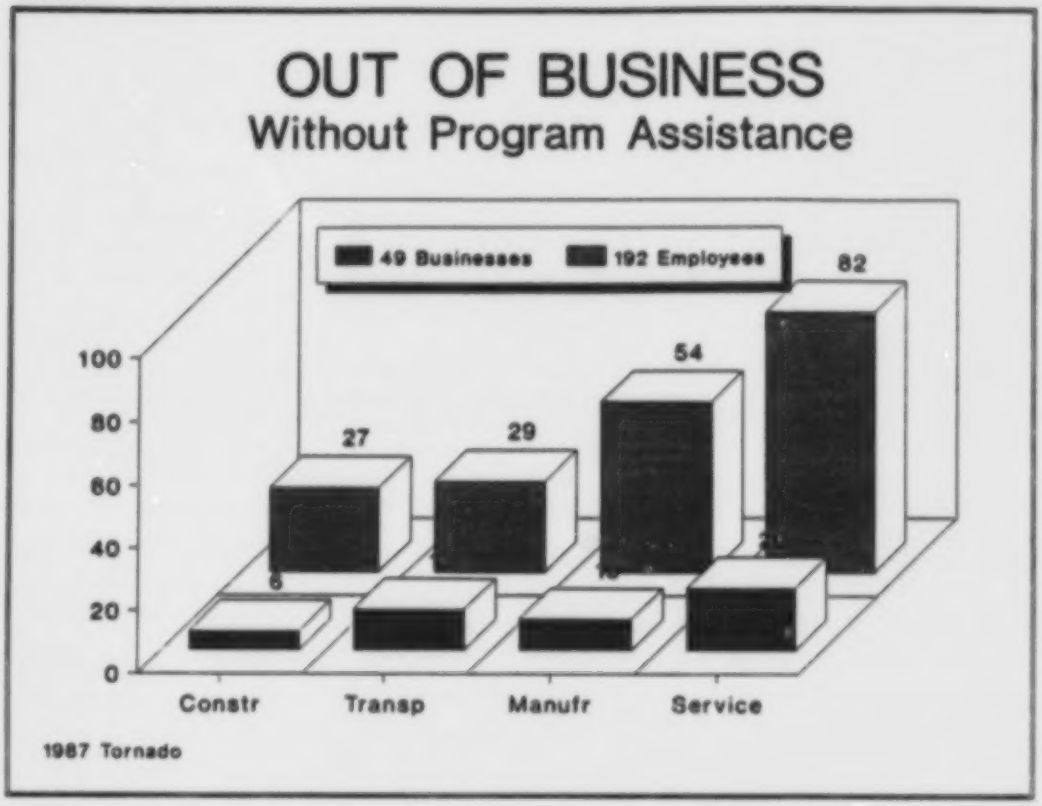
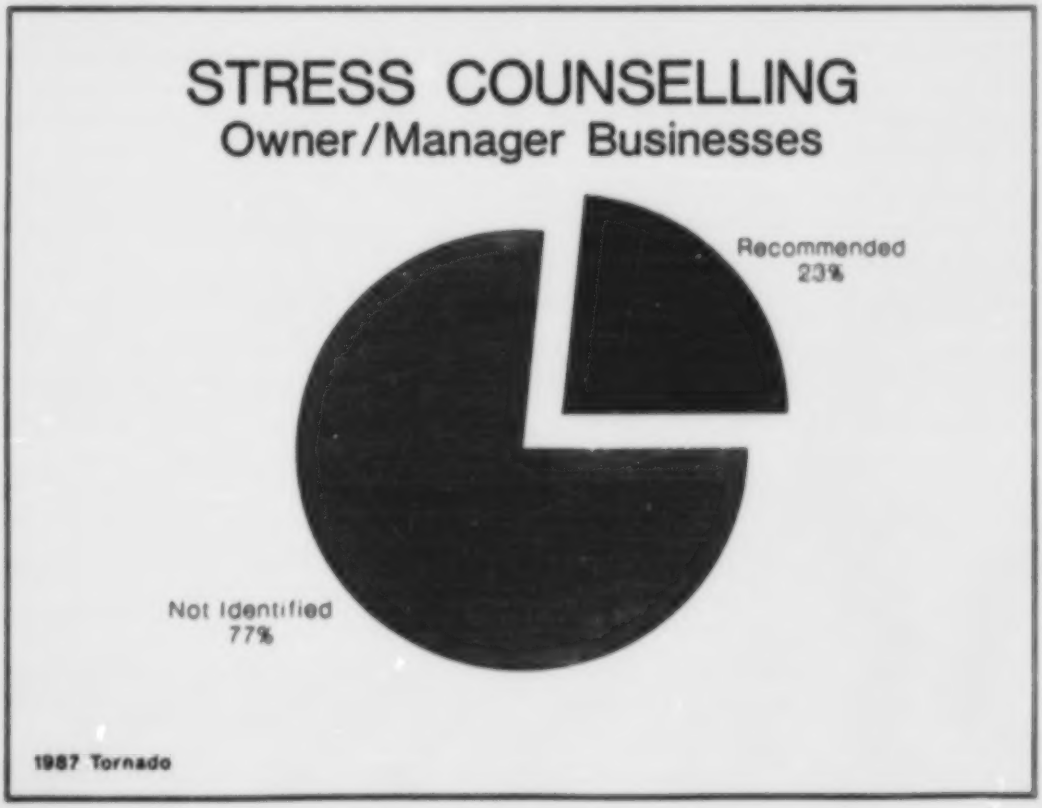


EXHIBIT 13



A total of 49 businesses clearly indicated in a post-tornado review that they would not have re-established operations had it not been for the assistance they received from the Industrial Recovery Assistance Program. This was in addition to a number of businesses that indicated they would have re-established at a reduced level of activity and employment if additional assistance had not been available.

Seventy-five small businesses were forced to suddenly relocate and suffered additional hardship and incurred costs that they were totally unprepared for. The IRAP Office had the flexibility to immediately deal with these extraordinary needs.

One of the most important and unique aspects of the Industrial Recovery Assistance Program was the establishment of mechanisms which recognized and compassionately dealt with the emotional needs of individuals as they reconstructed their livelihoods.

Stress counselling service through Alberta Public Safety Services was an important vehicle in enhancing business recovery. Because of the traumatic environment, the potential benefit of stress counselling was not always recognized by the employer and employees. The IRAP Office identified individuals and employee groups that might benefit from the Disaster Social Services Program. The support, advice and encouragement from Edmonton's Board of Health was an important contributor to the overall success of this initiative, and approximately one in four owner/managers took advantage of the Alberta Public Safety Services Program.

EXHIBIT 14

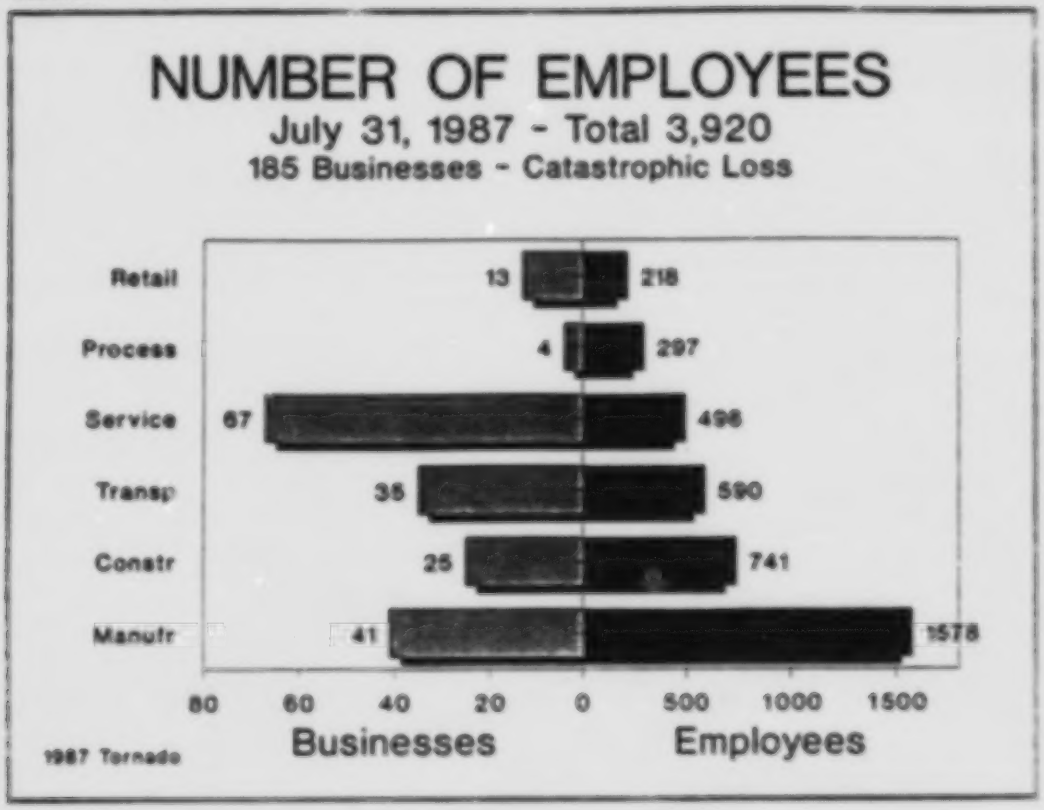
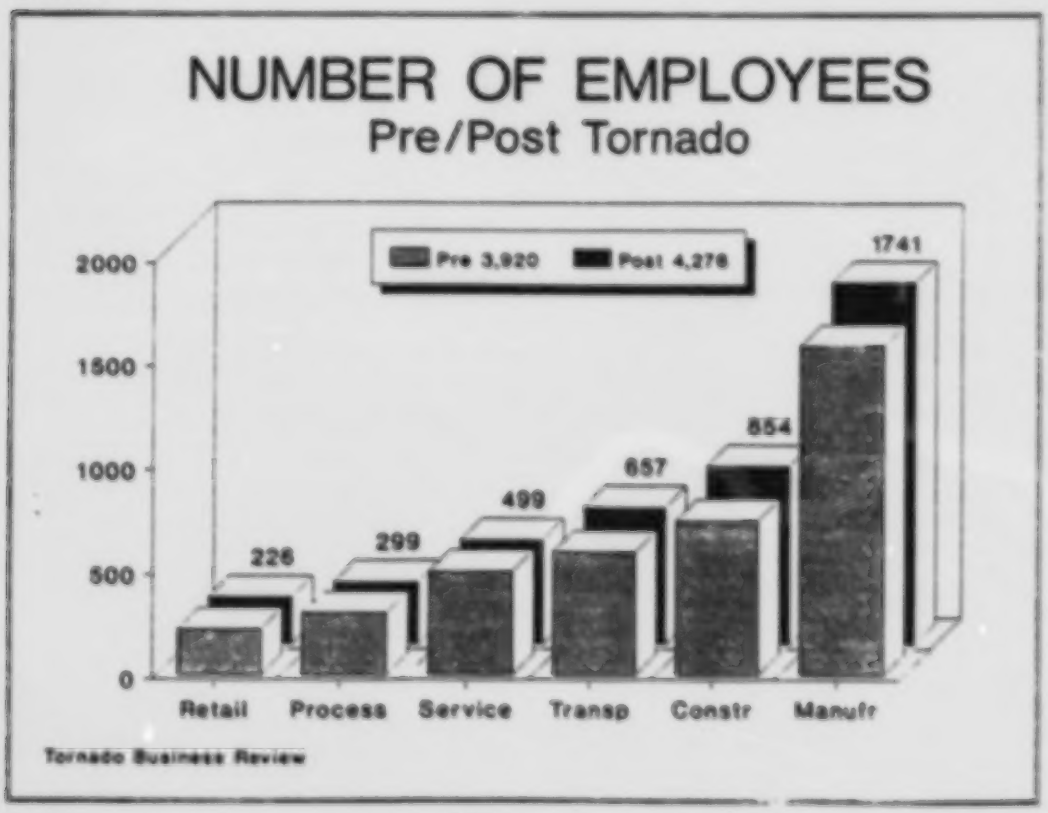


EXHIBIT 15

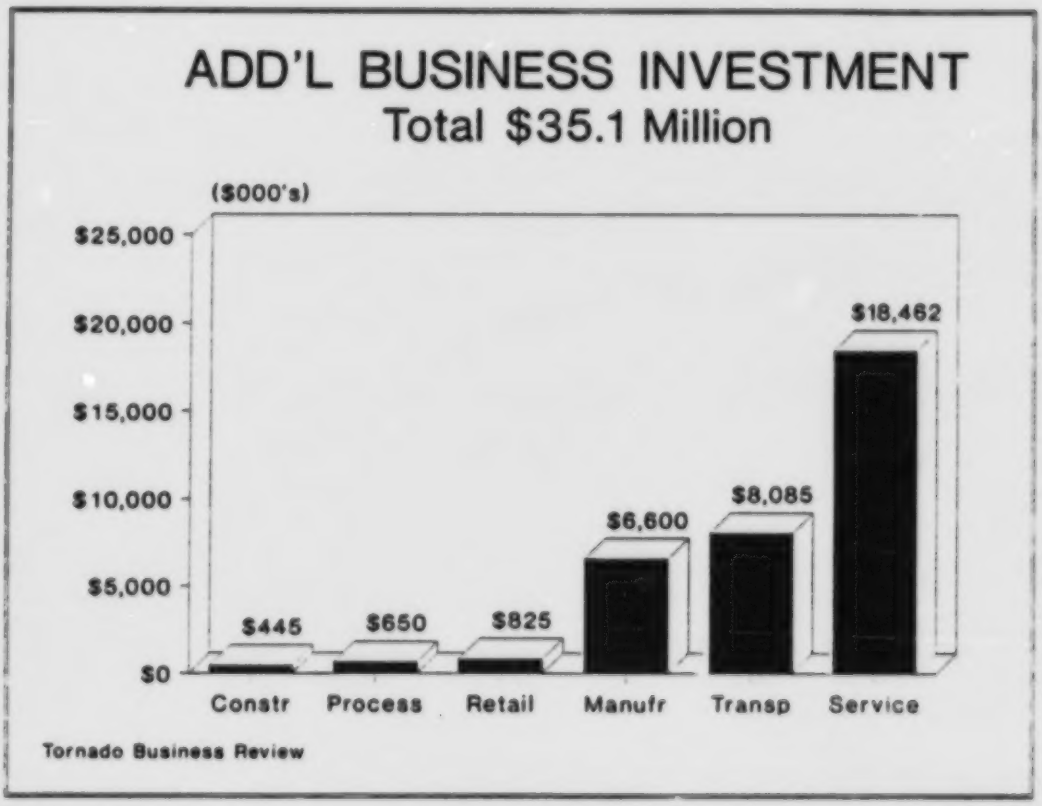


4. INDUSTRIAL RECOVERY ASSISTANCE PROGRAM - PERFORMANCE MEASURES

	July 1987	May 1990
Number of Businesses Catastrophically Affected by the Tornado	185	182
Employment Levels of Businesses Catastrophically Affected	3,920	4,276
Additional Business Investment in the Three Years Since the Tornado (over and above reconstruction funding from insurance and government)		+ $35 million

In the three years since the tornado, employment levels in the impacted area have increased by approximately 10 percent. For those businesses supported by the Industrial Recovery Assistance Program, employment has grown from 3,920 to an estimated 4,276. In the weeks following the tornado, IRAP supported and businesses demonstrated that re-establishing their businesses and maintaining employment levels would show confidence in the future viability of their operations and keep employees active during a very traumatic recovery period.

EXHIBIT 16


ADD'L BUSINESS INVESTMENT
Total $35.1 Million
($000's)
$25,000
$20,000
$15,000
$10,000
$5,000
$0
$445
$650
$825
$6,600
$8,085
$18,462
Constr
Process
Retail
Manufr
Transp
Service
Tornado Business Review

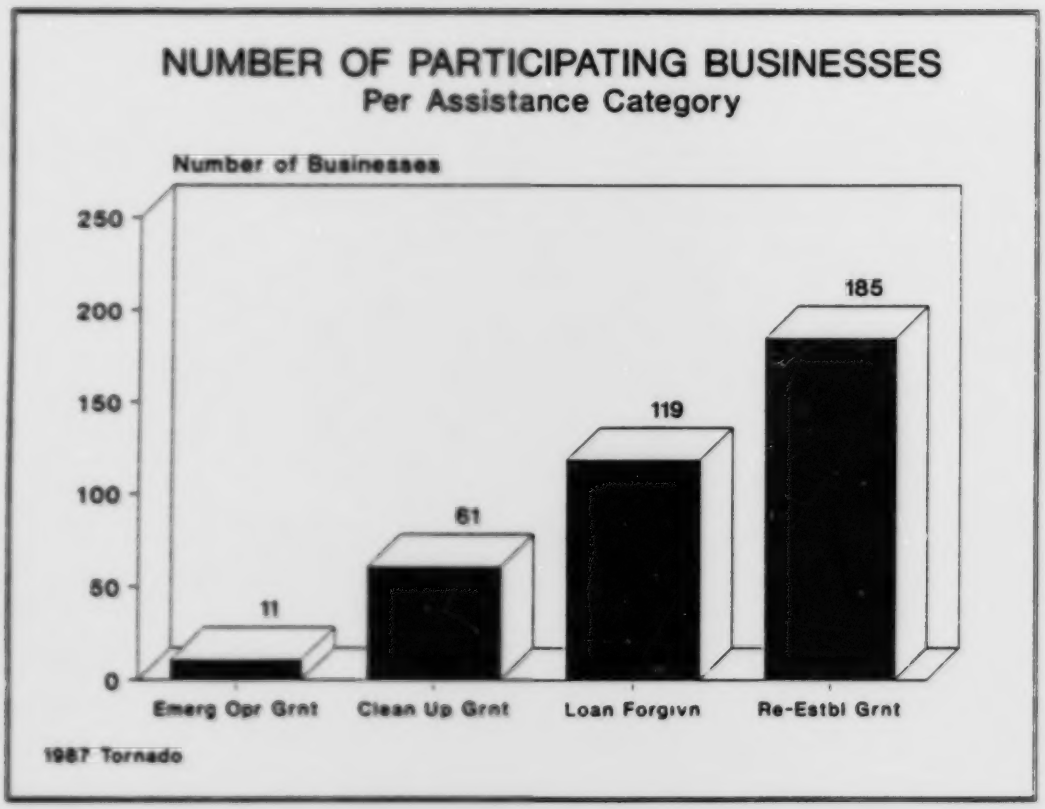
From data collected in the post-tornado reviews, it is estimated that the businesses most severely affected by the tornado and eligible for support through IRAP have invested an additional $35 million in their business operations. These funds were invested over and above the financial support issued by agencies related to the 1987 storm system.

Financial Impact on the 185 Businesses Affected by the Tornado

Through Insurance Companies	$63,000,000
Through the Industrial Recovery Assistance Program	21,700,000
Through Internal Business Resources	11,000,000
TOTAL	$95,700,000
Additional Investment (1987-1990)	$35,000,000

The assistance offered by the Industrial Recovery Assistance Program encouraged businesses to modernize their operations in reconstruction using effective business planning techniques. Therefore, business planning advice became a key tool in realizing a modern viable business infrastructure that only three years ago was devastated.

EXHIBIT 17


NUMBER OF PARTICIPATING BUSINESSES
Per Assistance Category
Number of Businesses
250
200
150
100
50
0
11
61
119
185
Emerg Opr Grnt
Clean Up Grnt
Loan Forgivn
Re-Estbl Grnt
1987 Tornado

5. INDUSTRIAL RECOVERY ASSISTANCE PROGRAM - FINANCIAL SERVICES

The total business property damage was estimated to exceed $95.7 million and affected 290 business establishments. A number of businesses had sufficient insurance coverage and did not require additional assistance to re-establish their operations. Other businesses incurring severe but not catastrophic damage were eligible under the Disaster Assistance Program of Alberta Public Safety Services.

For 185 businesses, catastrophic damage was incurred and they were eligible for special assistance under the Industrial Recovery Assistance Program. The additional support provided was in the form of:

- Re-establishment grants to provide survival funding for the period between destruction and reorganization to help offset immediate cash flow needs.

- Clean-up grants on insurance clean-up shortfall, based on actual costs.

- Re-establishment interest-free loans for up to two years to offset insurance shortfalls. Up to 80 percent of their value may be forgiven based on jobs saved and a portion of eligible capital expenses.

- Emergency operations grants. After the tornado additional damage to buildings, equipment and inventory resulted from emergency operations crews in the process of rescuing people, finding and marking dangerous goods, and rendering areas safe for re-entry. The business damages were compensated at 100 percent of appraised cost. Also, the utility companies were compensated for the extraordinary costs they incurred to render areas safe and restore services to assist the businesses re-establish operations and maintain employment.

Financial Support to 185 Businesses Suffering Catastrophic Damage in the July 31, 1987 Tornado (in Millions)

Insurance Coverage		$63.0
Internal Business Resources (Including $3.9 million to repay interest-free portion of re-establishment loans)		11.0
Industrial Recovery Assistance Program		
Re-establishment Grants	$ 2.7	
Clean-up Grants	0.9	
Emergency Operating Grants	1.2	
Re-establishment Interest-free loans		
- Government portion	14.4	
- Business portion ($3.9)		
Utility Services Grants	$ 2.5	
Total Government Support		21.7
Total Cost for Catastrophic Damage		$95.7

EXHIBIT 18

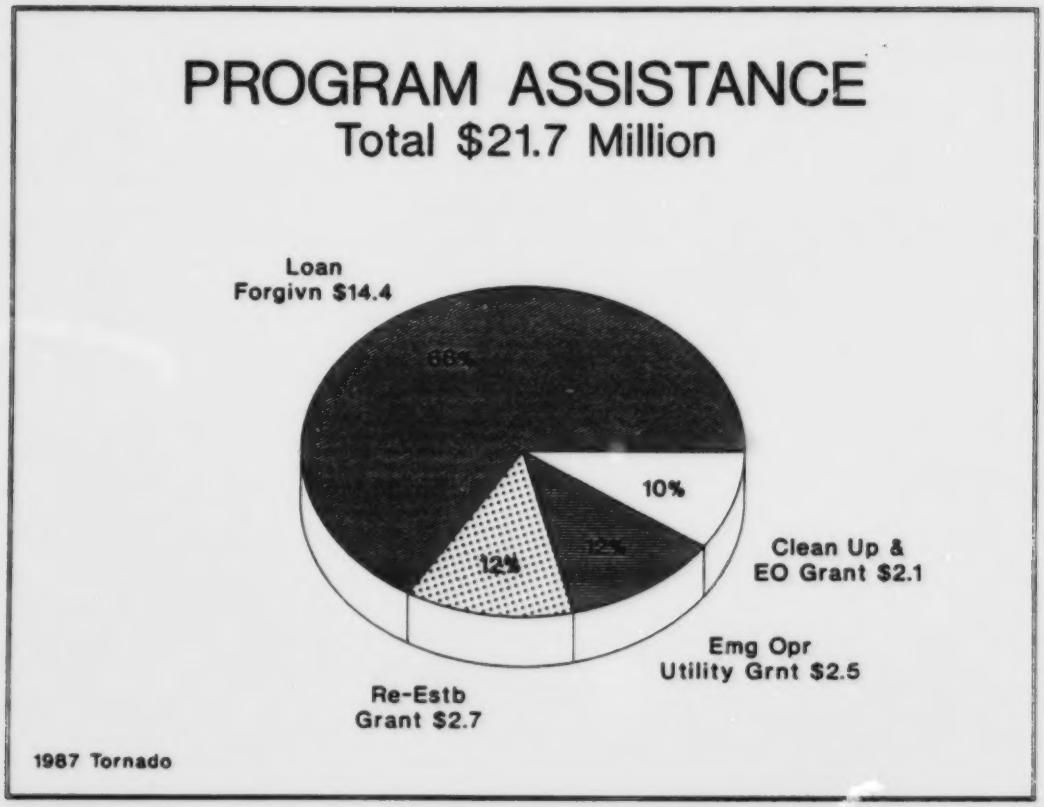
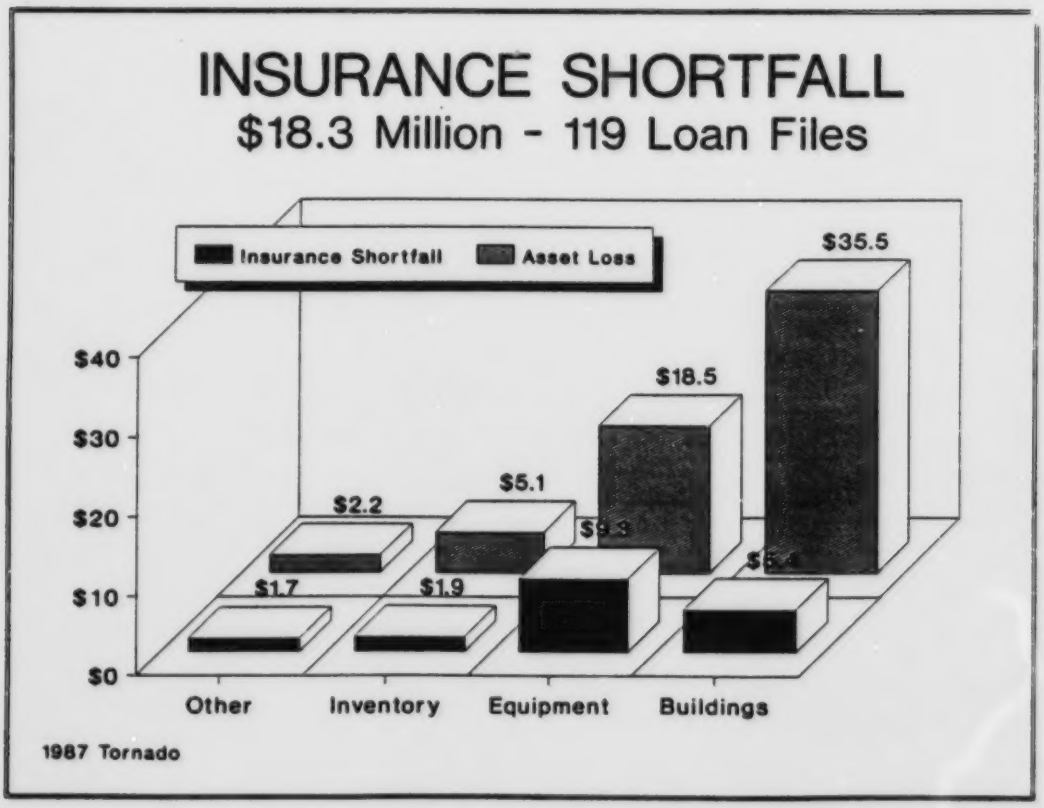


EXHIBIT 19



Of the businesses classified as having suffered catastrophic damage, 119 businesses received insurance shortfall assistance via re-establishment loans totalling $18.3 million, of which $14.4 million was forgiven.

In a number of small business situations, the asset damage and loss was adequately covered by insurance with the re-establishment grant assisting immediate cash flow needs.

The insurance shortfall in a majority of cases included equipment and chattels that were not readily and reasonably covered by normal insurance practices. The large shortfall in insurance coverage suggests that most businesses did not anticipate total destruction of equipment and no salvage value.

A post-tornado comparison of insurance coverage on equipment indicates that businesses have learned considerably and responded with significant increases in insurance coverage for equipment. Also worth noting is a significant increase in business liability coverage.

The Industrial Recovery Assistance Office was established to meet the needs of those catastrophically impacted by the tornado. Operations of the office contributed toward the meeting of the major objectives of the Program.

- Convenience of the office location to the businesses affected was appreciated and allowed convenient access to businesses by the Program analysts.

- Expeditious processing of re-establishment grants, clean-up grants, and re-establishment loans through cooperation of various government agencies.

- Individual counselling to develop business, marketing, cash flow, and reconstruction forecasts and plans.

- Coordination of other government services.

- Coordination of stress counselling.

- Interaction with financial institutions where necessary to facilitate loans and cut red tape.

PART III

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
FOR JULY 6, 1988 LESSER SLAVE LAKE FLOOD

EXHIBIT 20

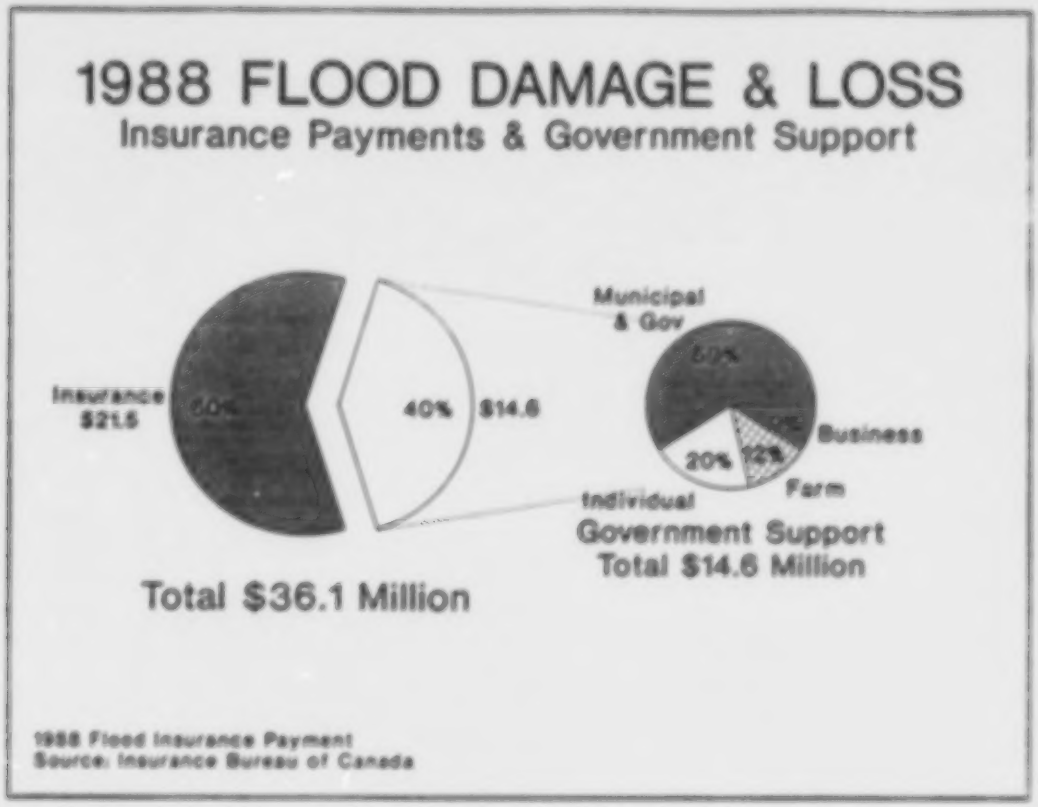
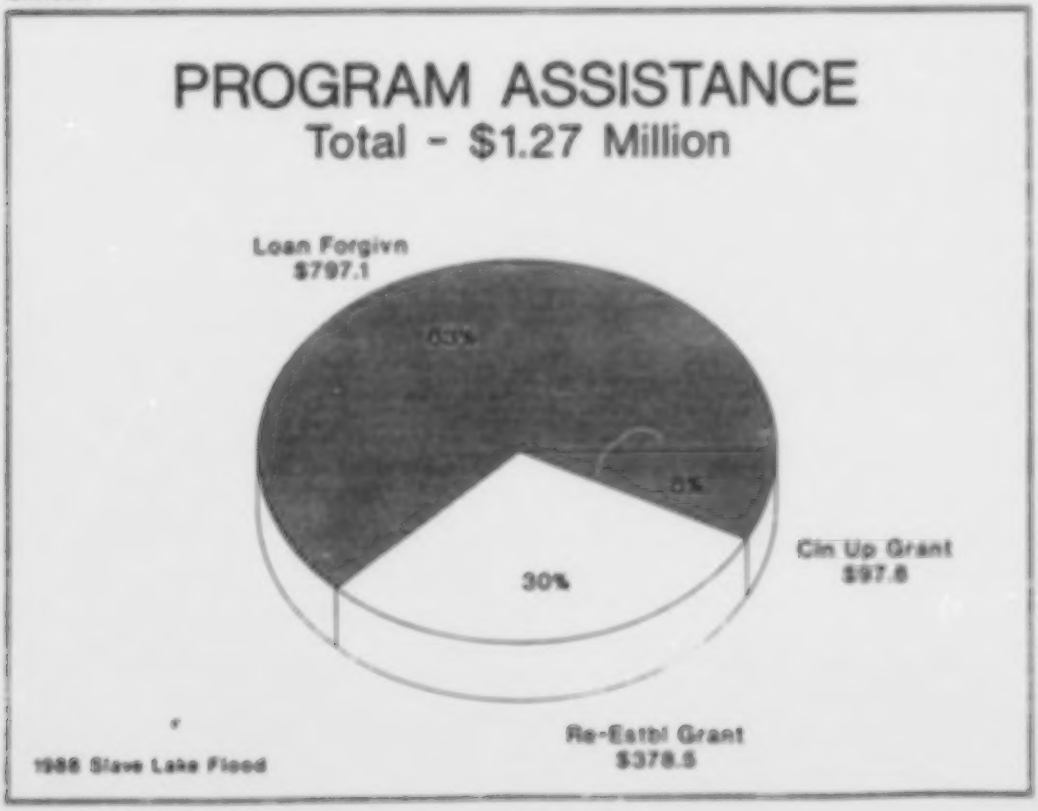


EXHIBIT 21



PART III

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

Assistance To The Business Community Affected by the July 6, 1988 Flood in the Lesser Slave Lake Region of Alberta

On July 6, 1988 the community of Lesser Slave Lake and surrounding areas was hit with severe flooding. Because the Industrial Recovery Assistance Program had already been established to deal with the July 31, 1987 tornado, the Minister expanded the mandate of the Office to consider businesses in the Lesser Slave Lake region that suffered severe damage and were not adequately supported by traditional forms of support. Analysts were immediately dispatched to the disaster area and they advised the government that businesses had suffered catastrophic damage and therefore were eligible under the guidelines of the Industrial Recovery Assistance Program.

Insurance covered an estimated $21.5 million in claims, of which 88 percent was property damage and 12 percent vehicle damage.

In total, 27 businesses were eligible for support under the guidelines. Employment at the time of the flood was 183, primarily in the service sector.

Financial Support to 27 Businesses Suffering Catastrophic Damage as a Result of the July 1988 Flood, Lesser Slave Lake Region

Insurance Coverage		$ 292,000
Internal Business Resources (Including repayable portion of interest-free loans)		186,140
Industrial Recovery Assistance Program		
Re-establishment Grants	$378,500	
Clean-up Grants	97,800	
Re-establishment Loans		
- Government portion	797,100	
- Business portion ($186,140)		
Total Government Support		1,273,400
Total Cost for Catastrophic Damage		$1,461,380

EXHIBIT 22

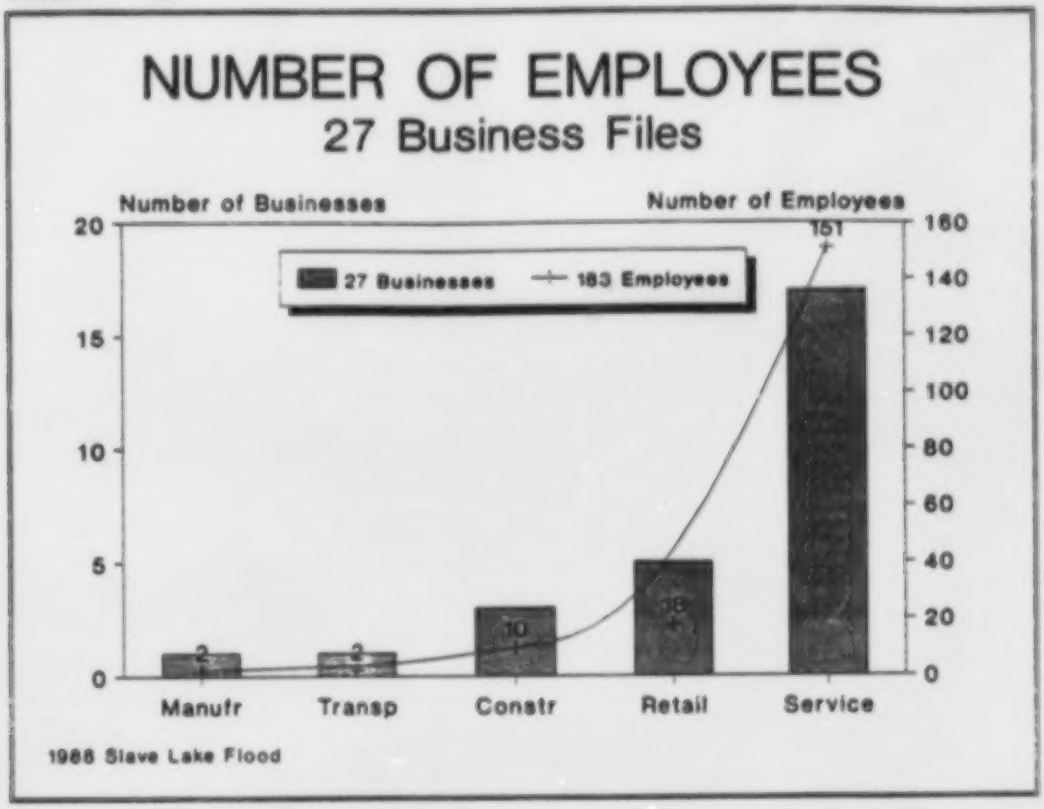
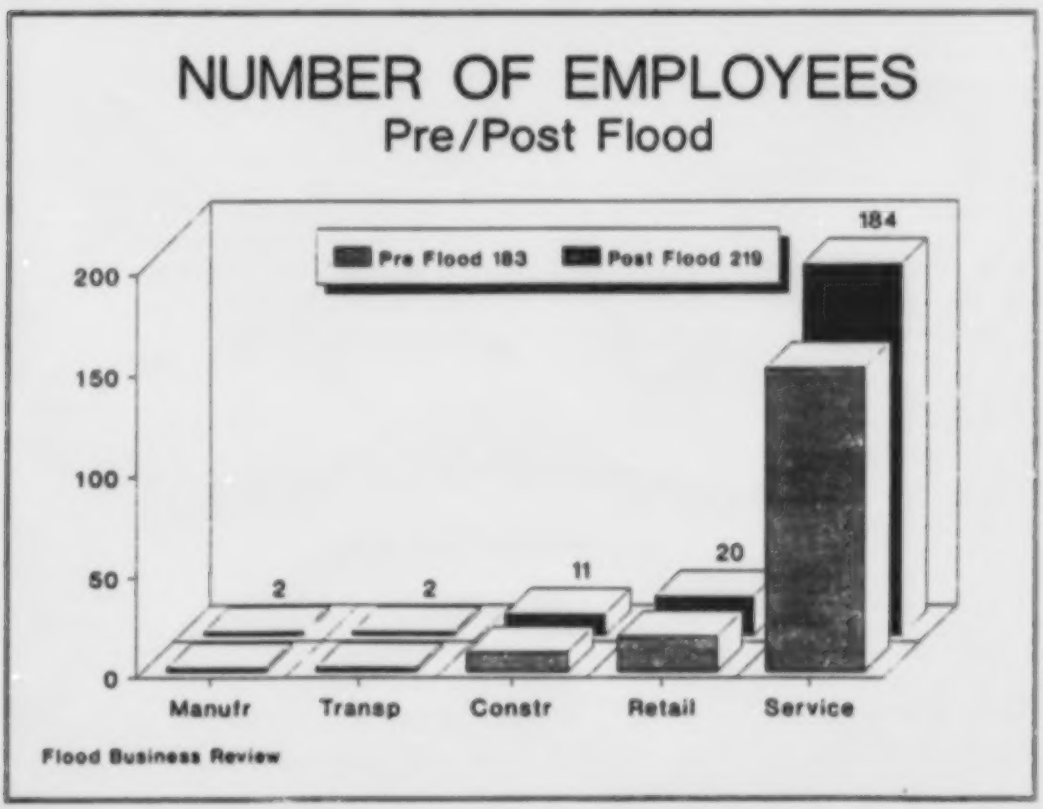


EXHIBIT 23



1. PRE/POST-FLOOD EMPLOYMENT

In the two years since the flood and the assistance provided, employment has grown from 183 to 219, an increase of nearly 20 percent.

One proprietorship has subsequently ceased operations due to economic factors. The remaining businesses have survived and some have expanded in a period of considerable local economic difficulty.

2. PRE/POST-FLOOD INSURANCE COVERAGE

In post-flood reviews, it became clear that most businesses have increased the value of their insurance coverage. Although specific flood insurance continues not to be available to businesses, nevertheless, the community responded with increased general coverage. In domestic situations, the insurance industry in the Lesser Slave Lake region decided to acknowledge that flooding to the underside of basement floor joists would be considered under sewer backup coverage.

EXHIBIT 24

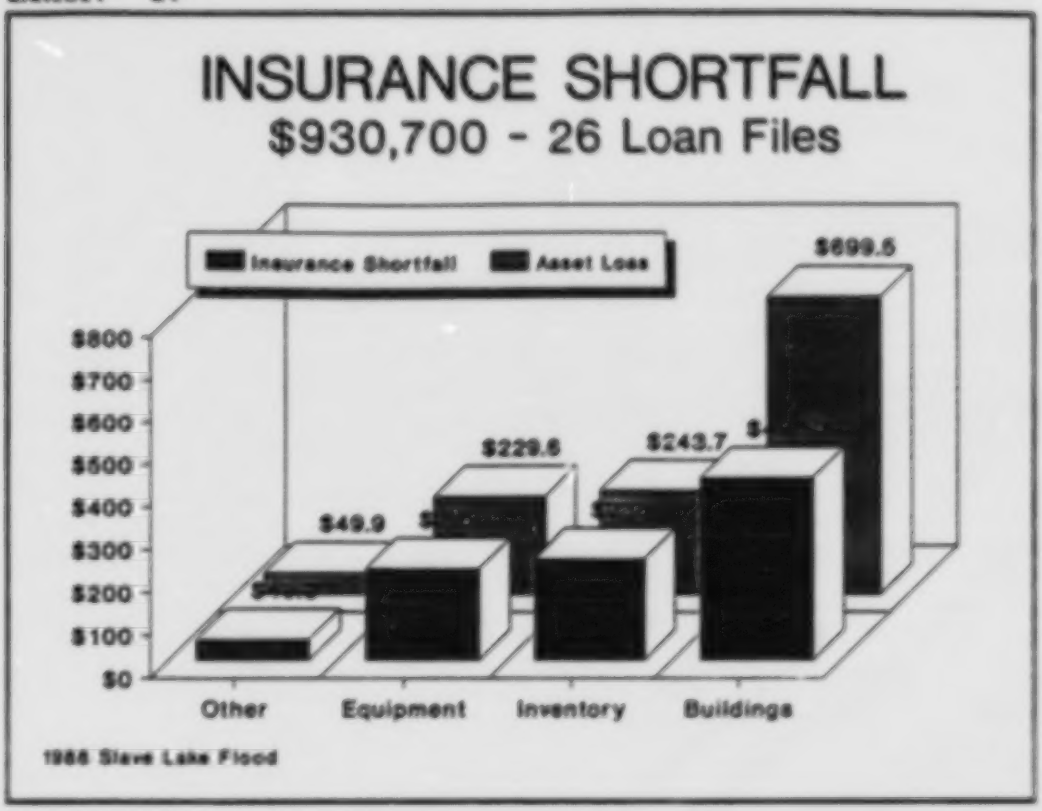
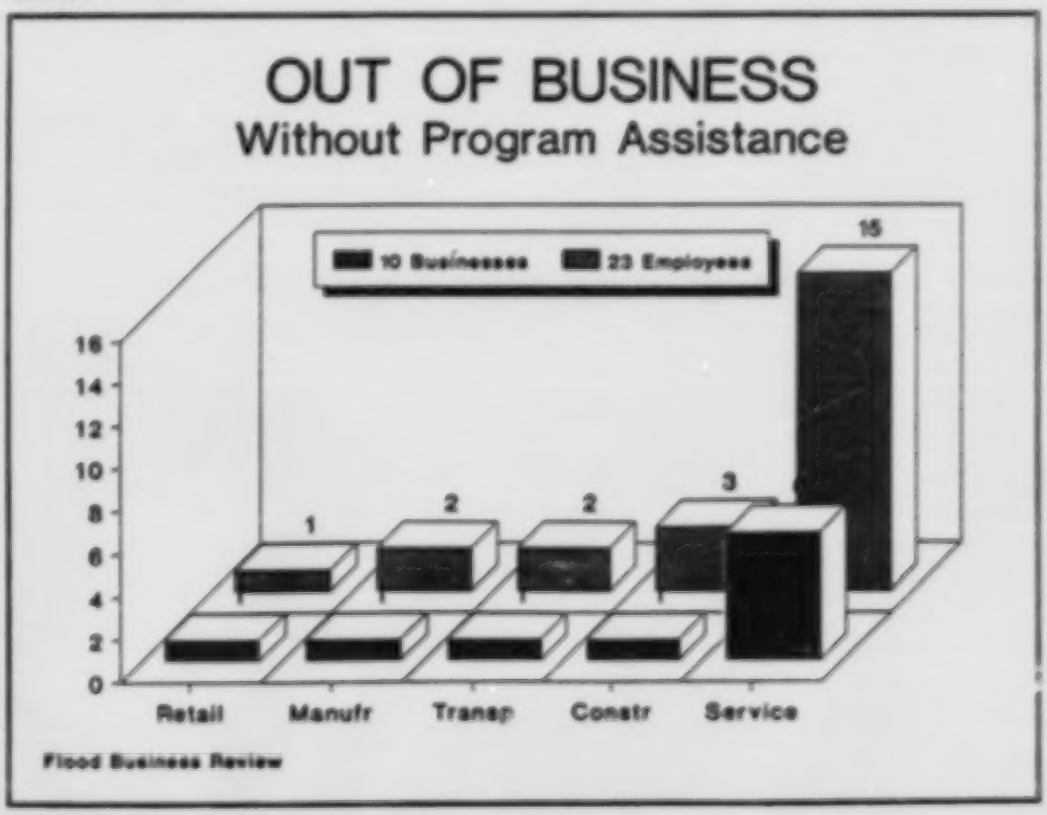


EXHIBIT 25



3. MOST SEVERE CASES

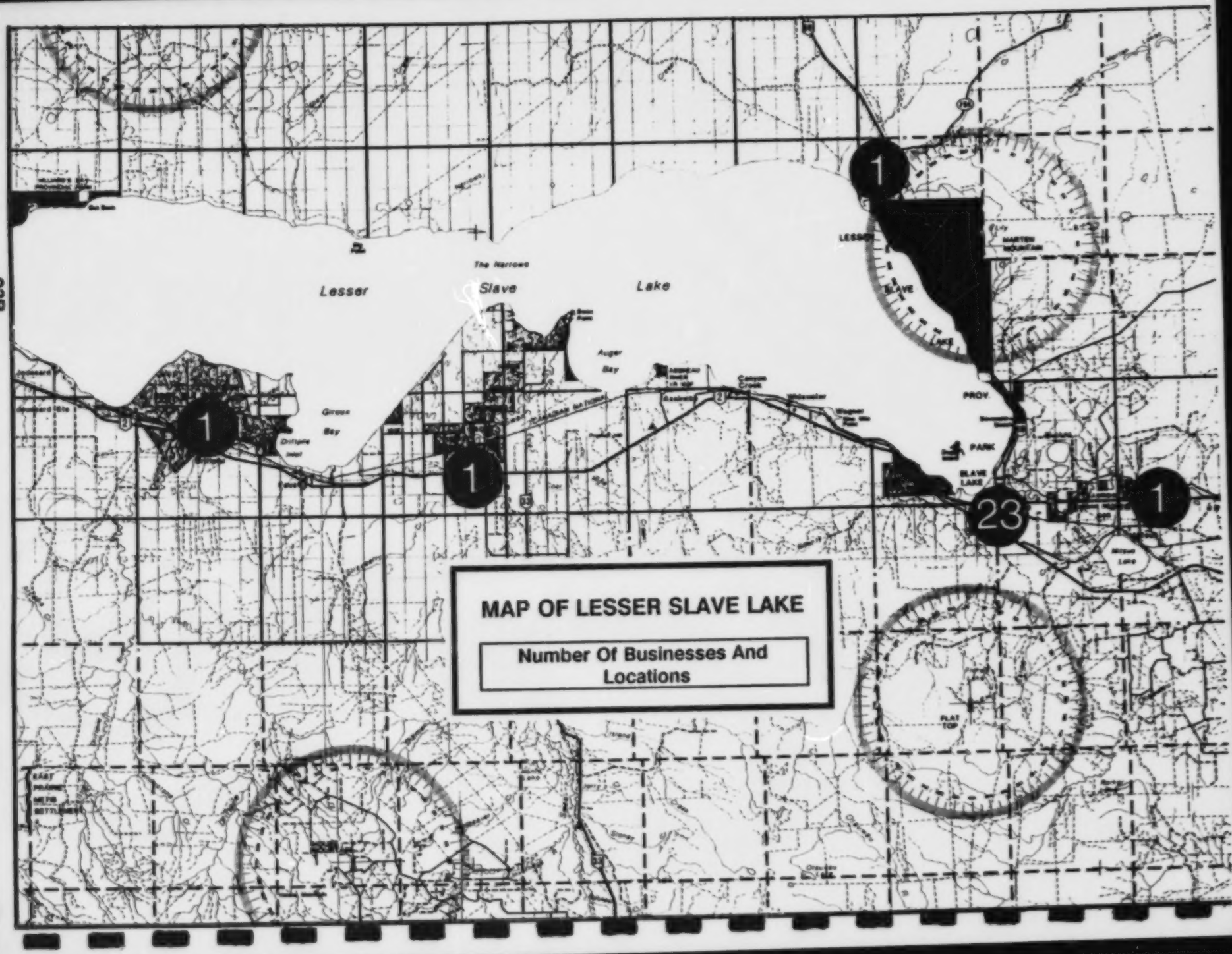
In post-flood business reviews, ten businesses clearly indicated that they would have been out of business had they not received disaster assistance. Today, all ten businesses are in operation.

4. OFFICE EFFICIENCY

The first priority of the Program was to re-establish the business community to pre-flood conditions including infrastructure.

To accommodate the special circumstances of the Lesser Slave Lake flood, analysts were located in the community and available for immediate advice. Applications for clean-up and re-establishment grants were processed within three weeks of receipt. Because the disaster occurred in a rural location, the IRAP Office had to be flexible in adapting some procedures to meet the special circumstances of the Lesser Slave Lake community.

In most cases the business insurance coverage did not include flood and debris damage; therefore, clean-up grants were processed quickly once the business provided evidence of actual costs incurred. The re-establishment loans, based on the insurance shortfall, were processed on completion of viable business plans and evidence of insurance shortfall. In many cases, the analysts from the IRAP Office provided considerable advice on the preparation of business plans.


23B
Lesser
Slave
Lake
The Narrows
Grouse
Bay
Auger
Bay
PROV.
PARK
SLAVE
LAKE
1
1
1
23
MAP OF LESSER SLAVE LAKE
Number Of Businesses And Locations

PART IV

CONCLUSIONS

PART IV

CONCLUSIONS

In the three years of its existence, the Industrial Recovery Assistance Office was mandated to offer assistance, both financial and management, to businesses severely impacted by devastating acts of nature. The business analysts were instructed to act with compassion and understanding, and to keep in mind the traumatic environment in which those affected were re-establishing their livelihoods. At all times, individuals and families were the priority consideration. It was further mandated that the administrators of the Industrial Recovery Assistance Program were to work with insurance companies, banks and any other agency that might effect an expeditious re-establishment of the business. With virtually all the issues addressed and the businesses re-established, it has been evident that IRAP fulfilled an important need under very traumatic circumstances. The following conclusions have been drawn from three years of operating experience.

1. THE INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

The Industrial Recovery Assistance Program proved to be a particularly effective set of initiatives to those businesses catastrophically affected by the devastating *weather systems of July 1987 and 1988.*

- The guidelines announced on August 21, 1987 regarding special assistance to businesses devastated by the tornado were sufficiently flexible to address each tragedy on a case-by-case basis.

- The objectives of the Industrial Recovery Assistance Program were accomplished within a three-year time-frame and today those businesses affected by the disaster are operating at levels equal to or greater than those noted at the time of the storm system.

- Although tornados and flooding can never be judged as positive events, the business community showed resilience and determination to rebuild. With the financial and management support of the Industrial Recovery Assistance Program, many businesses were able to modernize and prepare business plans which allowed them to retool for future opportunities and challenges.

- The business community impacted by devastation has become much more aware of its insurance needs. Insurance coverage increased by 30 percent when compared to pre-tornado levels. Similarly, the insurance industry has become much more aware of the education requirements for both agents and clients.

- Today employment levels are up 10 percent and $35 million in new investment realized. This demonstrates the confidence that business can rebuild and grow under very traumatic and difficult circumstances.

- It is unlikely that businesses specifically plan for a catastrophic disaster; nevertheless, the businesses impacted by the tornado have approached their operations differently. They have:

    - reviewed their insurance coverage and in most cases increased coverage;

    - modernized operations including improving safety procedures;

    - developed important business planning procedures.

- The business counselling aspects of the Industrial Recover Assistance Program could prove to be a key to the longer-term viability of the impacted businesses.

    a) The financial aspects of the Program were structured for reconstruction of plant, replacement of equipment, and re-establishment of the business.

    b) Stress counselling and management advice was offered to re-establish a confident employer/employee base.

    c) The balance between management advice and financial support was important in the administration of the Program.

    IRAP personnel were chosen on the basis of experience to immediately judge a business tragedy and deal with a specific situation objectively.

2. THE INDUSTRIAL RECOVERY ASSISTANCE OFFICE

The Industrial Recovery Assistance Office was an effective focal point to deal with all businesses impacted by the storm systems of 1987 and 1988.

- The leadership exercised by Alberta Public Safety Services and Alberta Economic Development and Trade in establishing a single point of contact for disaster services demonstrated that such services could be offered in a coordinated way with all necessary expertise available to each and every business.

- It became abundantly clear that each business situation was unique and required specialized, tailor-made support. Having one focal point where all government services were assembled proved to be particularly effective. Cooperation, coordination and communication was realized throughout the three years of operation.

- The business community appreciated the one focal point concept where all their concerns could be dealt with expeditiously by analysts who exercised judgement with understanding and compassion.

3. INDUSTRIAL RECOVERY ASSISTANCE PERSONNEL

What proved to be a particularly successful aspect of the Industrial Recovery Assistance Program was the utilization of empathetic, knowledgable, dedicated personnel in dealing with all concerns of the business structure. The leadership offered and active day-to-day operating support given gained positive response from the applicants:

"I would like to acknowledge and thank a member of your staff for the prudent and professional manner in which he dealt with our concern."

"Your professional and honest attitude in advising us of the various programs and alternatives available to us is appreciated."

"The office receptionists were both pleasant and considerate in dealing with our situation."

"Allow me to extend a warm thank-you to all those involved in the recovery assistance program."

PART V

RECOMMENDATIONS

PART V

RECOMMENDATIONS

Alberta Public Safety Services, in cooperation with Economic Development and Trade, established a unique program whereby supplementary funding and management advice could be offered to businesses that were severely affected by disasters. The unique features of the Industrial Recovery Assistance Program and the success of its administration warrants some comment on how future programs of this nature might be structured and administered. It is recommended:

1. That Alberta Public Safety Services maintain the flexibility to implement special financial initiatives for businesses catastrophically affected by a disaster situation and that the financial components of the Industrial Recovery Assistance Program be incorporated within the overall mandate of APSS. More specifically:

   a) Re-establishment Grants be maintained as they offered an expedient vehicle to release funds immediately and thereby assure the maintenance of business activity and employment;

   b) Cleanup Grants be maintained as they offered the first step in the reconstruction process and proved to be a major motivational factor in personal and business recovery;

   c) Interest-free Loans be maintained which gave the business unit a period of time to regenerate cash flow and re-establish equity to pre-disaster levels;

   d) Emergency Operating Grants be maintained as they offered the flexibility to "fast track" funding for utility and infrastructure reconstruction.

2. That Alberta Public Safety Services in cooperation with Economic Development and Trade establish an education program for business which explains business operations under emergency conditions. This might be undertaken in cooperation with business organizations such as local Chambers of Commerce.

3. That Alberta Public Safety Services retain some business expertise within its organization to monitor emergency situations as they relate to the business community. Such a monitoring system can respond immediately to unique business problems related to any emergency situation.

4 That a Business Recovery Office, staffed by knowledgable and experienced personnel, become an integral part of established Victim Assistance Centres. It is important to maintain a single focal point where all victims of a disaster can turn for advice and support.

5. That the issue of granting immediate aid under emergency conditions be solved by means of cooperation between Alberta Public Safety Services and the insurance companies, banks and other financial institutions. From this perspective, outside agencies should be encouraged to establish a focal point to address all business issues as necessary.

6. That the Insurance Bureau of Canada be encouraged to enhance business insurance education and explain to businesses how to deal with normal and unusual insurance coverage.

7. That flexibility to evaluate business issues and make decisions should continue to be an important part of any assistance mandate. One of the successes of the Program was to have empathetic business-oriented personnel dealing with the business community. The worst-case scenario would be to have bureaucratic constraints put on emergency situations.

8. That all emergency response personnel be thoroughly versed in the various phases of trauma recovery. Because an empathetic relationship is necessary to deal with the business community, a business counsellor could be very influential in persuading the business owner/manager to accept professional stress counselling.

9. That a disaster assistance program presents opportunities for business to restructure and modernize. Effective disaster assistance should continue to recognize that success will be clearly contingent on management's ability to work with a well-defined business plan, and in particular recognize that special management disciplines will be required in business re-establishment.

10. That a disaster assistance program work in close cooperation with Emergency Preparedness Canada and other related agencies to assure coordination of all initiatives within the business community.

11. That a disaster assistance program work in cooperation with the Insurance Bureau of Canada to review coverage issues and how best to communicate with the business sector in enhancing protection.

12. That a system of data collection under disaster circumstances be formulated in anticipation of similar types of emergency conditions. Collecting information during the first week after the tornado was understandably difficult as information was either destroyed or difficult to assemble.

13. That clear objectives be established at the earliest possible time when addressing an emergency situation. Regarding the Industrial Recovery Assistance Program, the prime objective of re-establishing the business community to pre-disaster conditions was particularly helpful in the administration of the tailored initiatives. Such a clear statement of purpose demonstrated to the businesses affected that all those agencies involved had the same target - *"Get everybody back in business ASAP!"*

14. That special disaster assistance to larger enterprises continue to be considered on a case-by-case basis. It was evident that larger firms suffered catastrophic losses no different from those experienced by smaller businesses, yet the larger enterprises maintained employment and operations. This leadership proved to be crucial to the survival of many smaller firms economically dependent on the operations of the larger enterprises, an aspect which was not forgotten in considering losses incurred.

15. That performance requirements be formulated with a clear statement of mandate and scope of responsibility and authority. These performance measures, including a financial tracking system, can best be accomplished with a "stand alone" type of agency such as the Industrial Recovery Assistance Office.

16. That Alberta Public Safety Services consider a "call list" of experienced business analysts who can immediately respond under emergency situations. This team of experts could be assembled quickly and offer support and advice to those businesses operating in extreme and traumatic environments.

17. That Alberta Public Safety Services re-evaluate its assistance guidelines and procedures, with particular attention to how they are applied. To avoid misunderstandings, misinterpretation and unrealistic expectations, it is suggested that Alberta Public Safety Services identify a strategy for effectively relating its policy guidelines and practices to the affected public and implement this strategy using knowledgable, experienced business practitioners.

18. That appraiser assessment of business damage and loss be conducted in coordination with program business analysts to avoid duplication of information requests on the business community.

APPENDIX 1

SPECIALIZED ALBERTA DISASTER ASSISTANCE

APPENDIX I

SPECIALIZED ALBERTA DISASTER ASSISTANCE

MANAGEMENT

1. I.D.M. EGENER, Managing Director, Alberta Public Safety Services
2. A. SHEPHARD, Director, Disaster Services, Alberta Public Safety Services

ALBERTA DISASTER ASSISTANCE COMMITTEE

Members

1. Alberta Municipal Affairs
   D. MULOIN, Chairman, Alberta Disaster Assistance Committee
2. Alberta Public Safety Services
   A. SHEPHARD
3. Alberta Agriculture
   F. LEAVITT
4. Alberta Economic Development and Trade
   K. SCOTT
5. Alberta Environment
   M. CHRAPKO
6. Alberta Transportation and Utilities
   B. WYLEY
7. Alberta Treasury
   Risk Management & Insurance
   B. ALCOCK

Secretary

Alberta Public Safety Services
G. MAISONNEUVE

PROGRAM DELIVERY - IRAP

1. A. CATHCART
2. G. ENTWISTLE
3. R. MILROY
4. L. PANA
5. R. WOLSKI
6. S. PFLEGING
7. L. TSCHRITTER
8. B. BERTRAND

APPENDIX 2

LIST OF BUSINESSES UTILIZING THE INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

1. Tornado Applications (1987)
2. Slave Lake Flood Applications (1988)

APPENDIX 2

TORNADO
(1987)
APPLICATIONS

1. 317609 ALBERTA LIMITED O/A K D H DRYWALL
2. A-VENCAN HOLDINGS LTD. O/A EVERGREEN GAS BAR
3. ACRO FOAM & PLASTICS LIMITED
4. ADVANCE SANDBLASTING & PROTECTIVE COATING LIMITED
5. ALBERTA TRUCK SERVICE
6. ALBERTA TRUSS LIMITED
7. ALMAR EXTERIORS LIMITED
8. ALSASK PROCESSORS COMPANY LIMITED
9. AMRE SUPPLY COMPANY LIMITE
10. ANDRES TRUCKING DIVISION OF 369870 ALBERTA LIMITED
11. ARDEN WEIDMAN
12. ARRKANN TRAILER & SPORT CENTRE LIMITED
13. ART'S AUTOBODY (A. YATES ENTERPRISES LIMITED)
14. ATLAS CONSTRUCTION & CRANE SERVICE
15. B.J. EQUITIES LIMITED
16. BALDERSON CANADA LIMITED
17. BEN-MAR WELDIN
18. BEV'S BOOKKEEPING
19. BOB CAOUETTE TRUCKING LTD.
20. BOB WINDSOR SALVAGE LIMITED
21. BRAD'S FRAME & ALIGNMENT (A. YATES ENTERPRISES LTD.)
22. BRAIDNOR CONSTRUCTION LTD.
23. BROWN & ROOT LIMITED
24. BRUCEWAY HOLDINGS LTD
25. BYERS TRANSPORT LIMITED
26. C.G. ELECTRICAL MAINTENANCE SERVICE LIMITED
27. C P U-CART READY MIX CONCRETE
28. CAL-MORTON MANAGEMENT LIMITED
29. CANADA DRY BOTTLING COMPANY LTD.
30. CANADA PACKERS INC.
31. CANADIAN LIQUID AIR LTD.
32. CAPITAL INDUSTRIAL SALES & SERVICE
33. CARDAL CONTROLS CANADA LIMITED
34. CARDIUM SERVICE & SUPPLY LIMITED
35. CARREIRO'S LANDSCAPE CONTRACTORS LIMITED
36. CARRYING INDUSTRIES OF ALBERTA (1984) LIMITED
37. CARSON ELECTRICAL LIMITED
38. CENTRAL FABRICATORS LIMITED
39. CHEYENNE TREE FARMS LIMITED
40. CHUCK SHERWOOD TRANSPORT LIMITED

41. CK SIGNS
42. CLARK-BOWLER CONSTRUCTION
43. COLT'S COATING INSPECTION LIMITED
44. COMCO PIPE & SUPPLY COMPANY
45. CONDOMINIUM ASSOCIATION 8020589
46. CONTINENTAL SIGNS LIMITED
47. CONTRACTORS MACHINERY & EQUIPMENT LIMITED
48. CRESCENT WELDING LIMITED
49. CURTIS MORROW O/A KURT'S AUTO
50. DANIELS, CLARENCE/340194 ALBERTA LIMITED
51. DAVID A. MAC GILLIVARY & ASSOCIATES LIMITED
52. DEB HOLDINGS LIMITED
53. DELTON HARDWARE AND D & L FURNITURE
54. DILLINGHAM CONSTRUCTION LIMITED
55. DOGHOUSE KENNEL SUPPLY
56. DO-IT SANDBLASTING AND PAINTING LIMITED
57. DOUBLE N TRUCKING
58. DRAGON SAND BLASTING LIMITED
59. E.F. MORRIS (MORRIS & SON JANITORIAL SERVICE)
60. EDMONTON TRANSIT MIX A DIVISION OF REWA HOLDINGS
61. EQUIPMENT SALES & SERVICE
62. ETHERIDGE, RUSSELL J.
63. EVERALL CONSTRUCTION LIMITED
64. FABAL FABRICATION LIMITED
65. FARRIS INDUSTRIES CANADA
66. FAZACKERLEY CONCESSIONS INCORPORATED
67. FIRST CHOICE INTERIORS
68. FLORKOWSKYS WOODWORKING & CABINETS LIMITED
69. FOUNTAIN TIRE (ALBERTA) LIMITED
70. FOXCROFT HOLDINGS LTD. / CARLYLE COMPANY CALGARY
71. FRANK'S PAINTING SERVICE LIMITED
72. FREEWAY TRANSPORT LIMITED
73. G. KANNLER TRANSPORT LIMITED
74. G & L OILFIELD SPECIALTY WELDING & PERFORATING LTD.
75. GEANEL HOLDINGS LIMITED
76. GEM STEEL EDMONTON LTD.
77. GEM TAR CONSTRUCTION
78. GEORGE WINDSOR SCRAP AND MACHINE LIMITED
79. GERALD RICHARDSON
80. GRAMAR CONCRETE SERVICES LIMITED
81. HENLEY'S RESTAURANT

82. HERCULES CRANE SERVICE LIMITED
83. HERON CONSTRUCTION LIMITED
84. HRYNYK, JULIAN/CHRIS'S TRUCKING LIMITED
85. HTH CABINETS/FRISS HOLDINGS LIMITED
86. HYALOG OILFIELD SERVICES LIMITED
87. IMPERIAL JANITORS SERVICE LIMITED
88. INTERMOUNTAIN TRANSPORT LIMITED
89. J.R. PAINE & ASSOCIATES LIMITED
90. JIFFY COPY SERVICES LIMITED
91. JOHN KARPO
92. K & F ROLL SHUTTER MANUFACTURING LIMITED
93. K & G ENTERPRISES
94. KEG RIVER CABINS (1986) LIMITED
95. KENNETH MORRIS HILL
96. KROZELLE BUILDINGS LIMITED
97. L.P.M. MACHINES LIMITED
98. LAIDLAW WASTE SYSTEMS
99. LEE MASON TOOLS & RELATED COMPANIES
100. LEEKS INSULATION LIMITED
101. LEMAY & SONS MASONRY LIMITED
102. LEON OLCZYK / LEONS TRANSPORT
103. LOADSTAR DISPATCHERS (1963) LIMITED
104. M & Z INDUSTRIAL SUPPLY LIMITED
105. MACMILLAN BATHURST INC.
106. MARA OILFIELD SERVICE
107. MARATHON MARINE MANUFACTURING LIMITED
108. MATONABEE TRANSPORT LIMITED
109. MCBRIDE, BRIAN
110. MELDOR TRANSPORT LIMITED
111. MIKE'S TOWING & BOOSTING
112. MILLPARK INDUSTRIES LIMITED
113. MODERN TIRE SUPPLY LIMITED
114. MORRIS INVESTMENTS LTD.
115. MOUNTAIN CREEK DEVELOPMENTS LIMITED
116. N.C.L. CONTRACTING LIMITED
117. NAULT SAWMILL & LUMBER COMPANY LIMITED
118. NORTHERN INDUSTRIAL CARRIERS LIMITED
119. NORTHERN INDUSTRIAL MILL SERVICES LIMITED
120. NORTHERN KM ELECTRIC INC.
121. NORTHERN STEEL INCORPORATED
122. NORTON STEEL COMPANY LIMITED

123. NOYES BUSINESS ENTERPRISES LIMITED
124. OLAFSON, GERALD J.
125. OSTREM CHEMICAL CO. LTD.
126. OXFORD HOUSE PUBLISHING LIMITED
127. PE-BEN INDUSTRIES COMPANY LIMITED
128. POLAR HOLDINGS LIMITED
129. POUNDER EMULSIONS LIMITED
130. PRECISION AIR CONDITIONING (EDMONTON) LIMITED
131. PRECISION MANUFACTURING INC.
132. PROFESSIONAL PRINTING LIMITED
133. PYMAC ENTERPRISES LIMITED
134. R.A. & V.M. HOLDINGS LIMITED
135. R.R. AUTOMOTIVE (A DIVISION OF 337579 ALBERTA LTD.)
136. R.W. & L.W. TRUCKING INCORPORATED
137. RAFF INDUSTRIAL SUPPLY LTD.
138. RANCHITO RESTAURANT
139. RENAISSANCE PAINTING
140. REPROGRAPHICS
141. RICHARD, RON & GAETAN/RICHARD INDUSTRIES
142. RICHARD'S TRANSPORT LIMITED
143. RODRIGUE'S BACKHOE SERVICE LIMITED
144. ROY THOMPSON O/A ROY THOMPSON TRUCKING
145. S&W AMMAR INVEST. LTD. / HAPPY PIZZA & STEAK HOUSE
146. SABBAZAN HOLDINGS LIMITED
147. SABOL ENGINEERING & CONTRACTING LTD. C/O K. SABOL
148. SANDY'S LIGHT OILFIELD HOLDING LIMITED
149. SCANDINAVIAN MANAGEMENT DIVISION (292591 ALTA LTD)
150. SHERWOOD MOVING AND STORAGE LIMITED
151. SHERWOOD STEEL LIMITED
152. SIEBEN CEMENT CONTRACTORS
153. SILICON UNLIMITED/JAMES WEBBER
154. SILVER BAR DEVELOPMENT LTD.
155. SIMON'S MARKET GARDEN GREENHOUSES
156. SOLAR TURBINES CANADA LIMITED
157. STANKAY HOLDINGS LTD.
158. STELCO INC., EDMONTON STEEL WORKS
159. STERLING CRANE - DIVISION OF PROCRANE INCORPORATED
160. STRATHCONA VENTILATION LIMITED
161. TAMRO TRUCKING LIMITED
162. TIGER CHEMICALS
163. TIM MATTINGSLEY O/A TIM'S AUTO SERVICE
164. TOPLOT MAINTENANCE LIMITED

165. TRIMAC TRANSPORTATION SERVICE LIMITED
166. TRIPLE M FIBERGLASS LIMITED
167. TWILIGHT TRUCKING LIMITED
168. UNIVERSAL DETAILERS LIMITED
169. UNIVERSAL THREAD SERVICES
170. V.D.M. HOTSHOOT SERVICE LIMITED
171. V.M.S. ENTERPRISES LIMITED
172. VALDOR ENTERPRISES LIMITED
173. VENTURE ERECTORS & WELDING COMPANY LIMITED
174. VERNA HENDRIKSEN/PAINTRESS REFINISHERS LIMITED
175. VERSATILE COLD STORAGE CORPORATION
176. VETERAN TRANSFER LIMITED
177. VINCE'S AUTO REFINISHERS
178. W.R. SCOTT EQUIPMENT (1977) LIMITED
179. WELLS-HALL FABRICATION AND CONSTRUCTION LTD.
180. WESTBURNE DRILLING (CANADA) LTD.
181. WESTERN MOBILE TRAILER REPAIR SERVICES INC.
182. WEYERHAEUSER CANADA LTD.
183. WHAT - A - SAW INC. C/O J. NOYES
184. WILBERT'S WOOD SPECIALTIES
185. WILFRED SCHMIDT

SLAVE LAKE FLOOD
(1988)
APPLICATIONS

1. A.E.B. CONTRACTORS LIMITED
2. BAKER & FITCH TIRE LIMITED
3. BOB MAURICE WELDING & OILFIELD SERVICE LIMITED
4. CATHRAY DISTRIBUTORS LIMITED
5. DUPRES ASSOCIATES
6. ESSENTIAL WATER PRODUCTS
7. GARRATT AND MOORE ASSOCIATES LIMITED
8. HICKSONS PLUMBING & HEATING
9. JANZEN WELDING LIMITED
10. JO-SHAN PROPERTIES LIMITED
11. K.R. FOSTER PROFESSIONAL LIMITED
12. KRYSKOW, DAVID & ELAINE O/A PAM FAY JAY CONSULTING
13. L.C.J. HOLDINGS LIMITED
14. LAKESIDE EXPEDITERS LIMITED (LAKESIDE FURNISHINGS)
15. LESSER SLAVE BEACH HOLDINGS
16. LESSER SLAVE ELECTRIC LIMITED
17. OLSEN EQUIPMENT REPAIR LIMITED
18. PETERSON, NORM O/A NORM'S CLEANING & BLDG. MAINT.
19. RICHWOOD CONSTRUCTION LIMITED
20. SAMKA HOLDING LIMITED
21. SAWRIDGE ENTERPRISES LIMITED
22. SCHELD ENTERPRISES LIMITED
23. SLAVE LAKE DEVELOPMENTS
24. SLOAN, EARL M. O/A LOGGING OPERATION
25. T.P.R. CHEMICALS LTD.
26. TIMBERLAND BUILDING SUPPLIES
27. WILTON FUNERAL HOME

APPENDIX 3

TORNADO VICTIMS ASSISTANCE DIRECTORY (Services and Agencies)

APPENDIX 3

TORNADO VICTIMS ASSISTANCE

Service	Agency
- Disaster inquiries regarding whereabouts of displaced victims.	Red Cross Society 9931 - 106 Street Phone: 423-2680
- Registration of losses and damages to personal, residential and commercial property.	Alberta Public Safety Services 10320 - 146 Street Phone: 451-7104 Contact: Disaster Assistance Office
- Identification of immediate and longer term housing needs.	Canada Mortgage & Housing Corp. Fran Wellock #200, 1021 - 124 Street Phone: 482-8750 Alberta Mortgage & Housing Corp. 9405 - 50 Street Phone: 468-3535
- Clothing, furniture and appliance needs.	Salvation Army Family Services 10441 - 123 Street Phone: 488-0208 12835 - 53 Street - Warehouse
- Food Hampers	Edmonton Food Bank Phone: 425-4190
- Furniture & Clothing / Household Effects	Edmonton Emergency Relief Services Society 108 Avenue & 119 Street Phone: 453-1396
- Emergency financial assistance provided via vouchers or cheques	Alberta Social Services Contact nearest office or Crisis Unit: 427-3390
- Counselling & health concerns	Edmonton Board of Health Nearest Public Health Unit For information phone: 482-1965 Contact - health - counselling Alberta Mental Health Services Phone: 427-0576 Sharon Robertson

Service	Agency
- Water and sanitation problems	City of Edmonton Water & Sanitation Contact: Jane Anderson Phone: 428-2502
- Gas	Phone: 420-7211
- Power	Phone: 428-4994
- Telephone Repair	Phone: 611
- Water (24 hours)	Phone: 428-5145
- Financial counselling. Information on hiring contractors, landlord- tenant and mobile home site tenancies, settling insurance disputes, dealing with creditors, planning for a reduced income	Alberta Consumer & Corporate Affairs 9945 - 50 Street Phone: 427-5782 Contact - ask for telephone information officer or financial counsellor, as appropriate
- Insurance information and assistance	Insurance Bureau of Canada Phone: 423-2212
- Unemployment Insurance	Contact Canada Employment Centre closest to residence. Centre: 10704-102 Ave., 420-2280 North: 8216-118 Ave., 471-3362 South: 6325-103 St., 438-6610 West: 10158-156 St., 489-2277
- Worker's Compensation	9912 - 107 Street Phone: 427-1100
- Cheque distribution arrangements for Canada Pension, Old Age Security, Family Allowance, applications and information about survivor benefits	Health & Welfare Canada Income Security Program 7th Floor, 10055 - 106 Street Phone: 420-2630
- Information on reputable contractors	Edmonton Homebuilders' Association Hot Line Phone: 425-1031
- Assistance to agencies in meeting victim assistance costs	United Way Jack Harmer Phone: 482-6491
- Free legal advice	Jacquie Contu Office of the City Solicitor Phone: 428-2687

APPENDIX 4

SAMPLE - COMPUTER DATA BASE INFORMATION SHEETS

APPENDIX 4

SAMPLE - COMPUTER DATA BASE INFORMATION SHEETS

REGISTRATION NUMBER: 4052
NAME OF BUSINESS:
MAILING ADDRESS:

EDMONTON
T6E 4N7 TELEPHONE: (403) -

ADDRESS ON JULY 31:

EDMONTON
T6P 1L3 TELEPHONE: (403) -

BUSINESS ANALYST: R.M./CLOSED FILE

BUSINESS STRUCTURE: 1 NATURE OF BUSINESS: 5

NO OWNER INFORMATION

REESTABLISHMENT GRANT INFORMATION

GRANT AMOUNT: 15000

CLAIMANT SIGNED: 87.09.02
BUSINESS ANALYST SIGNED: 87.09.02
COORDINATOR SIGNED: 87.09.14
CHAIRMAN SIGNED: 87.09.17
REVIEW REQUESTED: . .

CLEAN-UP ASSISTANCE GRANT INFORMATION

IRAP002

RECEIPTS/ESTIMATES: YES DATE: 87.09.09
APPRAISAL REPORT: YES DATE: 87.09.17

INSURANCE COVERAGE: NO
INSURANCE COMPANY:
INSURANCE AGENT:
TELEPHONE:

GRANT AMOUNT (IRAP002): 2748

CLAIMANT SIGNED: 87.09.09
BUSINESS ANALYST SIGNED: 87.09.09
COORDINATOR SIGNED (IRAP002): 87.10.22
CHAIRMAN SIGNED (IRAP002): 87.10.28
REVIEW REQUESTED: . .

REESTABLISHMENT LOAN INFORMATION

BUSINESS PLAN: YES DATE: 87.09.12
APPRAISAL REPORT: YES DATE: 87.09.17

EMPLOYEES AS OF JULY 31: 8 FULL-TIME 1 PART-TIME
EMPLOYEES RETAINED: 8 FULL-TIME 0 PART-TIME
0 FULL-TIME EQUIVALENT
LIST OF EMPLOYEES LAID OFF: YES

	REESTABLISHMENT COST	INSURANCE COVERAGE
BUILDING:	0	0
INVENTORY:	1050	0
VEHICLE:	0	0
EQUIPMENT:	28296	0
OTHER:	12000	0
TOTALS:	41346	0
SHORTFALL:	41346	
LOAN AMOUNT REQUEST:	41346	
FORGIVABLE PORTION OF LOAN		
EMPLOYEES:	80000	
CAPITAL:	20673	
FORGIVABLE TOTAL:	33077	
INTEREST FREE PORTION:	8269	
CLAIMANT SIGNED:	87.10.27	
LENDING INSTITUTION:	ROYAL BK. OF CANADA	
TRANSIT NO.:	04549	
ADDRESS:	6839-83 STREET	
CITY/TOWN:	EDMONTON	PROVINCE: AL POSTAL CODE: T6C 2X9
TELEPHONE:	(403) 465-6461	
LENDING OFFICER:	CARL BRETZKE	
TITLE:	MANAGER	
BUSINESS ANALYST SIGNED:	87.10.27	
COORDINATOR SIGNED:	87.10.29	
CHAIRMAN SIGNED:	87.11.05	
REVIEW REQUESTED:	. .	
COPY OF LOAN AGREEMENT:	YES	
BANK LOAN NO.:		
LOAN AMOUNT:	8269	TERM: 36 RATE: 12.25
BANK OFFICER SIGNED:	88.02.03	
INTEREST COST:	2452	

REESTABLISHMENT LOAN ADVANCE REQUEST

BUILDING:	0
EQUIPMENT:	28296
INVENTORY:	1050
VEHICLES:	0
LEASEHOLDS:	12000
DRAWN TO DATE:	0
THIS DRAW:	33077
BANK OFFICER SIGNED:	88.02.02
BUSINESS ANALYST SIGNED:	88.02.02
COORDINATOR SIGNED:	88.02.08
CHAIRMAN SIGNED:	88.02.10

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 88.02.29
TO: 88.05.31

INTEREST AMOUNT: 263

BANK OFFICER SIGNED: 88.06.02

COORDINATOR SIGNED: 88.06.07
CHAIRMAN SIGNED: 88.06.10

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 88.06.01
TO: 88.08.31

INTEREST AMOUNT: 276

BANK OFFICER SIGNED: 88.09.21

COORDINATOR SIGNED: 88.09.23
CHAIRMAN SIGNED: 88.09.28

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 88.09.01
TO: 88.11.30

INTEREST AMOUNT: 292

BANK OFFICER SIGNED: 88.12.06

COORDINATOR SIGNED: 88.12.13
CHAIRMAN SIGNED: 88.12.20

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 88.12.01
TO: 89.02.28

INTEREST AMOUNT: 300

BANK OFFICER SIGNED: 89.03.08

COORDINATOR SIGNED: 89.03.23
CHAIRMAN SIGNED: 89.03.29

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 89.03.01
TO: 89.05.31

INTEREST AMOUNT: 330

BANK OFFICER SIGNED: 89.06.01

COORDINATOR SIGNED: 89.06.09
CHAIRMAN SIGNED: 89.06.15

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 89.06.01
TO: 89.08.31

INTEREST AMOUNT: 333

BANK OFFICER SIGNED: 89.11.14

COORDINATOR SIGNED: 89.11.21
CHAIRMAN SIGNED: 89.11.23

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 89.09.01
TO: 89.11.30

INTEREST AMOUNT: 330

BANK OFFICER SIGNED: 89.12.11

COORDINATOR SIGNED: 89.12.15
CHAIRMAN SIGNED: 89.12.22

REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

INTEREST PERIOD: FROM: 89.12.01
TO: 90.02.28

INTEREST AMOUNT: 328

BANK OFFICER SIGNED: 90.03.01

COORDINATOR SIGNED: 90.03.07
CHAIRMAN SIGNED: 90.03.08

APPENDIX 4

SAMPLE - COMPUTER DATA BASE INFORMATION SHEETS

BUSINESS REVIEW FACT SHEET - IRAP0450

REGISTRATION NUMBER: 4052
NAME OF BUSINESS:

DATE REVIEWED: 89.10.20

NO. OF EMPLOYEES	JULY 31/87	PROJECTED	ACTUAL
FULL-TIME & EQUIVALENT:	8	1	7

TOTAL ASSET LOSS:	256000	(COMMENT ON VARIANCE)
CLEAN-UP EXPENSE:	25000	
LOAN AMOUNT:	41346	
INSURANCE PROCEEDS:	0	

GOVERNMENT ASSISTANCE

REESTABLISHMENT GRANT:	15000
CLEAN-UP GRANT:	2748
BULLDOZED:	190397
FORGIVENESS PORTION:	33077
INTEREST FREE PORTION:	8269

BUSINESS ANALYST SIGNED: 90.03.04
COORDINATOR SIGNED: 90.03.06

USE OF LOAN PROCEEDS

BULLDOZING AND LOAN PROCEEDS WERE USED TO REPLACE EQUIPMENT, RESTORE LEASEHOLD IN NEW PREMISES AND PURCHASE INVENTORY.

NOTES

BUSINESS IS STILL OPERATING AND EMPLOYS SEVEN (7) PEOPLE. THE OWNER STILL HAS A MANAGEMENT PROBLEM (SPECIFICALLY TIME MANAGEMENT) BUT SURVIVES ON QUALITY OF WORK AND CUSTOMERS SATISFACTION.

BUSINESS REVIEW FACT SHEET - PART B - IRAP0451

REGISTRATION NUMBER: 4052
NAME OF BUSINESS:

INSURANCE COVERAGE

1. BEFORE THE TORNADO, DID YOU BELIEVE THAT YOUR INSURANCE COVERAGE WAS ADEQUATE? N

2. WHY WAS IT INADEQUATE? (RATE: 1 - 4)
   (A) COST - ACCEPTED RISK - 0
   (B) ASSET UNDER EVALUATION - 0
   (C) UNINFORMED - 0
   (D) OTHER - 0

   NOTES:
   NO INSURANCE CARRIED AT THE TIME BECAUSE NO FUNDS AVAILABLE TO PAY.

3. ARE YOU CURRENTLY USING THE SAME INSURANCE BROKER? N
   IF NO, WHY NOT? (RATE 1 - 3)
   COST - 0
   COVERAGE - 0
   BROKER - 0

   NOTES:
   N O T
   A P P L I C A B L E

4. INSURANCE COVERAGE:

	PREVIOUS	CURRENT
(A) BUILDING & CONTENTS -	0	75000
(B) EQUIPMENT -	0	150000
(C) VEHICLES -	0	15000
(D) P/L & P/D -	0	1000000
(E) BUSINESS INTERRUPTION - N	0	75000
(F) OTHER -	0	0

FINANCIAL ASSISTANCE

1. DID YOUR BANKER UNDERSTAND THE INDUSTRIAL RECOVERY ASSISTANCE PROGRAM? N
2. WAS YOUR BANKER CO-OPERATIVE IN ASSISTING RE-ESTABLISH YOUR BUSINESS? (RATE 1 - 5) 5
3. DOES YOUR BANKER UNDERSTAND YOUR BUSINESS FINANCIAL NEEDS? (RATE 1 - 5) 2
4. IS YOUR BANKER MORE UNDERSTANDING NOW THAN BEFORE THE TORNADO? Y
5. OTHER COMMENTS:
   HAS CHANGED BANKS.

BUSINESS REVIEW FACT SHEET - PART C - IRAP0452

REGISTRATION NUMBER: 4052
NAME OF BUSINESS:

1. WAS THE PROGRAM HELPFUL IN RE-ESTABLISHING YOUR BUSINESS? Y

2. IF HELPFUL, IN WHAT WAY? (RATE: 1 - 5)

		NOTES:
(A) RE-ESTABLISHING MORE QUICKLY	5	WOULD HAVE BEEN OUT OF
(B) EASED CASH FLOW	5	BUSINESS.
(C) MAINTAINED EMPLOYMENT	5	
(D) FACILITATED MODERNIZATION	5	
(E) OTHER -	0	

3. HOW HAS YOUR BUSINESS CHANGED SINCE THE TORNADO?

(A) INCREASED/DECREASED EMPLOYMENT	(COMMENT ON PART "A")	
(B) ADDITIONAL BUSINESS INVESTMENT	Y	AMOUNT $ 25000
(C) INCREASED BUSINESS VOLUME	Y	(+/-) 25%
(D) MORE PROFITABLE	N	(+/-) 0%
(E) OTHER:		

4. PROGRAM RECOMMENDATION (RATE 1 [KEEP] - 5 [CHANGE])

		NOTES:
(A) RE_ESTABLISHMENT GRANT $15,000.00	5	
(B) CLEAN-UP GRANT	5	
(C) SHORTFALL LOAN	5	
(D) OTHER SUGGESTIONS		

5. WHAT WOULD HAVE HAPPENED TO YOUR BUSINESS WITHOUT THE INDUSTRIAL RECOVERY ASSISTANCE PROGRAM?

(A) OUT OF BUSINESS	Y
(B) REDUCED SCALE OF OPERATION	Y
(C) WOULD HAVE RE-ESTABLISHED AT THE SAME LEVEL	N
(D) OTHER:	

APPENDIX 5

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM APPLICATION AND DATA COLLECTION FORMS

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

FORMS INDEX

1. **IRAP001** REESTABLISHMENT GRANT APPLICATION
2. **IRAP002** CLEAN-UP ASSISTANCE GRANT APPLICATION
3. **IRAP003** REESTABLISHMENT LOAN APPLICATION (PART A) i) Tornado ii) Flood
4. **IRAP004** REESTABLISHMENT LOAN APPLICATION (PART B)
5. **IRAP005** TELEPHONE CONVERSATION/NOTE TO FILE
6. **IRAP006** CHECKLIST
7. **IRAP007** REESTABLISHMENT LOAN ADVANCE REQUEST
8. **IRAP008** REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION
9. **IRAP009** CONSENT i) Tornado ii) Flood
10. **IRAP010** REESTABLISHMENT LOAN USE AND RECOVERY AGREEMENT (TERMS)
11. **IRAP011** CLEAN-UP ASSISTANCE REQUEST OVER $40,000.00
12. **IRAP012** REESTABLISHMENT LOAN FORGIVENESS PORTION USE AND RECOVERY AGREEMENT
13. **IRAP013** LOAN ADVANCE
14. **IRAP014** LOAN REQUIREMENT WAIVER PAYMENT REQUEST
15. **IRAP015** TELEFAX COVER SHEET
16. **IRAP016** STATISTICS
17. **IRAP017** REESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION
18. **IRAP018** BUSINESS REVIEW FACT SHEET
19. **IRAP019** INTEREST REIMBURSEMENTS (2) TWO BUSINESSES
20. **IRAP020** CHANGES TO IRAP FORMS
21. **IRAP021** INTEREST RECOVERY CHECKLIST (IRAP008)

** "LETTER OF UNDERSTANDING" includes Procedures and IRAP forms submitted to the Financial and Lending Institutions.

CANADA - ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
REESTABLISHMENT GRANT APPLICATION

NAME OF BUSINESS

BUSINESS LOCATION/ADDRESS

MAILING ADDRESS

CITY/TOWN PROVINCE

CITY/TOWN PROVINCE

POSTAL CODE ( ) TELEPHONE

POSTAL CODE ( ) TELEPHONE

DISASTER SERVICES REGISTRATION NUMBER: _____

BUSINESS STRUCTURE

1. CORPORATION ___
2. PARTNERSHIP ___
3. COOPERATIVE ___
4. SOLE PROPRIETORSHIP ___
5. OTHER _____

NATURE OF BUSINESS

1. RETAIL ___
2. WHOLESALE ___
3. SERVICE ___
4. TRANSPORTATION ___
5. MANUFACTURING ___
6. LANDLORD ___
7. CONSTRUCTION ___
8. OIL AND GAS ___
9. OTHER ___ _____

A. GRANT AMOUNT $15,000

I hereby certify that I intend to remain in business and I understand that the giving of false or misleading information is an offence under the Criminal Code.

CLAIMANT SIGNATURE DATE

BUSINESS ANALYST SIGNATURE DATE

COORDINATOR SIGNATURE DATE

CHAIRMAN DISASTER ASSISTANCE COMMITTEE DATE

REVIEW REQUESTED - CHAIRMAN DATE

IRAP001

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
CLEAN-UP ASSISTANCE GRANT APPLICATION

BUSINESS NAME: _____

DISASTER SERVICES REGISTRATION NUMBER: _____

A. RECEIPTS/ESTIMATES: _____ CHECK _____ DATE

B. APPRAISAL REPORT : _____ CHECK _____ DATE

C. INSURANCE COVERAGE: _____ YES _____ NO INSURANCE COMPANY _____

( )

AGENT TELEPHONE

D. TOTAL CLEAN-UP COST: $ _____

E. GRANT AMOUNT REQUESTED: $ _____

I hereby certify that the information provided with this application is true and correct to the best of my knowledge, and I understand that the giving of false or misleading information is an offence under the Criminal Code.

_____ _____

CLAIMANT SIGNATURE DATE

_____ _____

REGIONAL MANAGER SIGNATURE DATE

_____ _____

CONSIDERATION SIGNATURE DATE

_____ _____

CHAIRMAN DISASTER ASSISTANCE COMMITTEE DATE

_____ _____

REVIEW REQUEST - CHAIRMAN DATE

CANADA /ALBERTA

IRAP002

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
REESTABLISHMENT LOAN APPLICATION (PART A)

BUSINESS NAME: _____

DISASTER SERVICES REGISTRATION NUMBER: _____

A. BUSINESS PLAN: CHECK _____ DATE _____

B. APPRAISAL REPORT: CHECK _____ DATE _____

C. EMPLOYEES AS OF JULY 31, 1987: _____ FULL - TIME _____ PART - TIME

D. EMPLOYEES REHIRED: _____ FULL - TIME _____ PART - TIME

_____ FULL - TIME EQUIVALENT

E. LIST OF EMPLOYEES LAID OFF: YES _____ NO _____

F.

	REESTABLISHMENT COST	INSURANCE COVERAGE
BUILDING	$ _____	$ _____
INVENTORY	$ _____	$ _____
VEHICLE	$ _____	$ _____
EQUIPMENT	$ _____	$ _____
OTHER _____	$ _____	$ _____
TOTALS	$ _____	$ _____

G. SHORTFALL (DIFFERENCE OF REESTABLISHMENT COST AND INSURANCE COVERAGE): $ _____

H. LOAN AMOUNT REQUEST: $ _____

I. FORGIVABLE PORTION OF LOAN:

EMPLOYEES (NO. X 10,000) $ _____

CAPITAL (10,000 FOR EVERY 20,000) $ _____

FORGIVABLE TOTAL: $ _____
(CANNOT EXCEED 80% OF THE LESSER OF SHORTFALL OR LOAN AMOUNT)

INTEREST FREE PORTION: $ _____

I hereby certify that the information provided with this application is true and correct to the best of my knowledge, and I understand that the giving of false or misleading information is an offence under the Criminal Code.

CLIENT SIGNATURE _____ DATE _____

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
REESTABLISHMENT LOAN APPLICATION (PART A)

BUSINESS NAME: _____

DISASTER SERVICES REGISTRATION NUMBER: _____

A. BUSINESS PLAN: _____ CHECK _____ DATE

B. APPRAISAL REPORT: _____ CHECK _____ DATE

C. EMPLOYEES AS OF JULY 6 & 7, 1988: _____ FULL-TIME _____ PART-TIME

D. EMPLOYEES RETAINED: _____ FULL-TIME _____ PART-TIME

_____ FULL-TIME _____ PART-TIME

E. LIST OF EMPLOYEES LAID OFF: _____ YES _____ NO

F.

	REESTABLISHMENT COST	INSURANCE COVERAGE
BUILDING	$ _____	$ _____
INVENTORY	$ _____	$ _____
VEHICLE	$ _____	$ _____
EQUIPMENT	$ _____	$ _____
OTHER _____	$ _____	$ _____
TOTALS	$ _____	$ _____

G. SHORTFALL (DIFFERENCE OF REESTABLISHMENT COST AND INSURANCE COVERAGE): $ _____

H. LOAN AMOUNT REQUEST: $ _____

I. FORGIVABLE PORTION OF LOAN:

EMPLOYEES (NO. X 10,000) $ _____

CAPITAL (10,000 FOR EVERY 20,000) $ _____

FORGIVABLE TOTAL: $ _____
(CANNOT EXCEED 80% OF THE LESSOR OF SHORTFALL OR LOAN AMOUNT)

INTEREST FREE PORTION: $ _____

I hereby certify that the information provided with this application is true and correct to the best of my knowledge, and I understand that the giving of false or misleading information is an offence under the Criminal Code.

CLAIMANT SIGNATURE _____ DATE _____

IRAP003

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

RE-ESTABLISHMENT LOAN APPLICATION (PART B)

BUSINESS NAME: _____

DISASTER SERVICES REGISTRATION NUMBER: _____

NAME OF LENDING INSTITUTION: _____ TRANSIT NO: _____

ADDRESS: _____ CITY/TOWN: _____

PROVINCE: _____ POSTAL CODE: _____ TELEPHONE: ( ) _____

LENDING OFFICER'S NAME: _____ TITLE: _____

_____ _____

BUSINESS ANALYST SIGNATURE DATE

_____ _____

CO-ORDINATOR SIGNATURE DATE

_____ _____

CHAIRMAN DISASTER ASSISTANCE COMMITTEE DATE

_____ _____

REVIEW REQUESTED - CHAIRMAN DATE

LENDING INSTITUTION INFORMATION:

A. COPY OF LOAN AGREEMENT REQUIRED

B. LOAN NO: _____

C. LOAN AMOUNT: $_____ NOTE: CANNOT EXCEED SHORTFALL AS PER "G" ON IRAP003

D. TERM: _____

E. INTEREST RATE: _____

LENDING INSTITUTION CONFIRMATION:

_____ _____

SIGNATURE OF BANK OFFICER DATE

IRAP004 (Rev. 10/87)

CANADA/ALBERTA

BUSINESS NAME: _____

DATE: _____

TELEPHONE CONVERSATION: _____

SPOKE TO: _____

FROM: _____

TELEPHONE NUMBER: _____

NOTE TO FILE: _____

RE: _____

NAME: _____

IRAPOOS

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
7th Floor, Sterling Place
9940 - 106 Street
Edmonton, Alberta
T5K 2P6
422-0131

IRAP Opening Date: _____

CATASTROPHIC LOSS:

Appraisal Confirmation _____

SMALL BUSINESS REGISTERED WITH A.P.S.S. File #: _____

CONTACT PERSON: _____

AUTHORIZED SIGNATORY: _____

PROGRAM OUTLINES:
Benefits available through other agencies _____
_____

EMPLOYEES AS OF JULY 31, 1987
Full-Time ____ Part-Time ____

EMPLOYEES RETAINED:
Full-Time ____ Part-Time ____ _____

LIST OF EMPLOYEES LAID OFF:
Date Submitted: _____ _____

INSURANCE
Assessment of Loss _____
Statement of Coverage _____
_____

Loss Estimate:

	Reestablishment	Insurance
Building	_____	_____
Inventory	_____	_____
Vehicles	_____	_____
Equipment	_____	_____
Other	_____	_____
	_____	_____

DETAILED APPRAISAL D.M.A. _____

BUSINESS PLAN
Cash Flows _____
Financial Statements _____
(Previous - 1 year) _____

COMPUTER CHECK _____

OTHER ASSISTANCE
Applied For: _____
Received: _____

IRAP Closure Date: _____

IRAP006 (Rev. 08/89)

CANADA /ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
7th Floor, Sterling Place, 9940 - 106 Street, Edmonton, Alberta T5K 2P6

REESTABLISHMENT LOAN ADVANCE REQUEST

BUSINESS NAME: _____

ADDRESS: _____ CITY/TOWN: _____

PROVINCE: _____ POSTAL CODE: _____

DSR NO: _____ TELEPHONE NO: ( ) _____

LENDING INSTITUTION NAME: _____ TRANSIT NO: _____

ADDRESS: _____ CITY/TOWN _____

PROVINCE: _____ POSTAL CODE: _____

LOAN NUMBER: _____ TELEPHONE NO: ( ) _____

We hereby request the following monies be released under the Loan:

BUILDING:	$_____	APPROVED AMOUNT: (From Section I on Section A)	$_____
EQUIPMENT:	$_____		$_____
INVENTORY:	$_____	DRAWN TO DATE:	$_____
VEHICLES:	$_____	THIS DRAW:	$_____
LEASEHOLDS:	$_____	TOTAL:	$_____

LENDING INSTITUTION CONFIRMATION:

_____ _____
SIGNATURE OF BANK OFFICER DATE

_____ _____
BUSINESS ANALYST SIGNATURE DATE

_____ _____
COORDINATOR SIGNATURE DATE

_____ _____
CHAIRMAN DISASTER ASSISTANCE COMMITTEE DATE

_____

IRAP007 (Rev. 08/89)

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
7th Floor, Sterling Place, 9940 - 106 Street, Edmonton, Alberta T5K 2P6

RE-ESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

BUSINESS NAME	LOAN NO.	INTEREST THIS QUARTER
_____	_____	$_____
_____	_____	$_____
_____	_____	$_____
_____	_____	$_____
	INTEREST TOTAL:	$_____

INTEREST PERIOD FROM: _____ TO: _____

LENDING INSTITUTION: _____ TRANSIT NO: _____

ADDRESS: _____ CITY/TOWN: _____

PROVINCE: _____ POSTAL CODE: _____

_____ _____
LENDING INSTITUTION SIGNATURE DATE

Note: Detailed interest calculation by loan must be submitted to IRAP Office at least once per year but will be accepted on a quarterly or other basis depending on the lending institution system.

_____ _____
CO-ORDINATOR DATE

_____ _____
ALBERTA PUBLIC SAFETY SERVICES DATE

IRAP008 (Rev. 08/89)

CANADA/ALBERTA

CONSENT

We, _____, having applied to the Industrial Recovery Assistance Program (I.R.A.P.) for financial assistance arising out of the July 31, 1987, tornado, do hereby consent to the provision to I.R.A.P. by any lending institution with which we have dealt or may deal with in the future and the exchange between I.R.A.P. and such lending institution of any information respecting our financial affairs, including without limitation our business plan and financial statements.

DATED AT EDMONTON, ALBERTA, THIS _____ DAY OF _____, 1987

_____ _____

WITNESS BUSINESS

IRAP009

CANADA/ALBERTA

CONSENT

We, _____, having applied to the Industrial Recovery Assistance Program (I.R.A.P.) for financial assistance arising out of the July 6 & 7, 1988 flooding, do hereby consent to the provision to I.R.A.P. by any lending institution with which we have dealt with or may deal with in the future and the exchange between I.R.A.P. and such lending institution of any information respecting our financial affairs, including without limitation our business plan and financial statements.

DATED AT SLAVE LAKE, ALBERTA THIS _____ DAY OF _____, 1989

_____ _____

WITNESS BUSINESS

IRAP009

(Rev. 08/89)

CANADA/ALBERTA

CONSENT

We, _____, having applied to the Industrial Recovery Assistance Program (I.R.A.P.) for financial assistance arising out of the July 6 & 7, 1988, flooding, do hereby consent to the provision to I.R.A.P. by any lending institution with which we have dealt or may deal with in the future and the exchange between I.R.A.P. and such lending institution of any information respecting our financial affairs, including without limitation our business plan and financial statements.

DATED AT EDMONTON, ALBERTA THIS _____ DAY OF _____, 1987

_____ _____

WITNESS BUSINESS

IRAP009

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

RE-ESTABLISHMENT LOAN USE AND RECOVERY AGREEMENT

TO: HER MAJESTY THE QUEEN IN RIGHT OF ALBERTA ("the Alberta Crown") as represented by the Minister responsible for administration of the Public Safety Services Act ("the Minister").

A. _____ (insert full name of financial assistance applicant) ("the Applicant") has applied to the Alberta Crown for financial assistance pursuant to the Alberta Crown's Re-establishment Loan Program ("the Program") and in support thereof has completed Application Form IRAP003 (Part A) ("the Application"), and has also prepared and submitted a business plan containing particulars of the purposes for which the financial assistance requested will be used and the objectives to be achieved ("the Business Plan").

B. The Applicant has arranged for a loan as described in Appendix "A" attached ("the Loan") (copy of offer to finance, loan agreement or loan term sheet, etc., containing name of lender and loan terms to be attached and marked as Appendix "A".

IN CONSIDERATION OF the payment by the Alberta Crown of certain portions of principal and interest in respect of the Loan (collectively "the Financial Assistance"), and of other good and valuable consideration from the Alberta Crown to the Applicant, the Applicant agrees as follows:

1.01 The Applicant hereby:

(a) represents and warrants to the Alberta Crown that the Application and the Business Plan contain or constitute full, true and plain disclosure of the purposes for which the Financial Assistance will be used and present fairly the objectives to be achieved;

(b) acknowledges that the Alberta Crown has provided the Applicant with a copy of the terms of the Program, and that the Applicant understands what Financial Assistance the Applicant is eligible for under the Program and the use to which such assistance is to be put; and

(c) agrees the Alberta Crown is relying on the foregoing representations, warranties and acknowledgements.

1.02 The Applicant shall use the Financial Assistance Solely for the purposes and in order to achieve the objectives set out in the Application and in the Business Plan, including without limiting the foregoing employing the number of persons and making the capital expenditures set out in the Application.

1.03 The Applicant shall:

(a) keep and maintain according to generally accepted accounting principles and practices consistently applied, full, complete and detailed records, books, documents and accounts relating to the use of the Financial Assistance, and shall allow representatives of the Alberta Crown or of the Provincial Auditor access to such materials; and

(b) on request produce evidence satisfactory to the Alberta Crown of how the Financial Assistance was or is being used.

2.01 If, in the opinion of the Minister or of his designate, any of the following has occurred:

(a) Financial Assistance was provided for which the Applicant was not eligible;

CANADA/ALBERTA

(b) some or all of the Financial Assistance is not used for the purposes set out in the Application or the Business Plan;

(c) The Applicant has submitted false or misleading information to the Alberta Crown or the Lender in respect of the Loan or the request for or use of Financial Assistance;

(d) subject to section 3.01, the Applicant has not substantially achieved the objectives set out in the Application or the Business Plan, including without limiting the foregoing employing the number of persons and making the capital expenditures set out in the Application; or

(e) any other obligation of the Applicant under this agreement is not complied with or satisfied;

the Applicant shall, on demand, forthwith pay the Minister or his designate an amount equal to the Financial Assistance provided, or such lesser amount thereof as the Minister may determine, together with interest thereon as set out in section 2.02.

2.02 Interest shall accrue on the amount payable pursuant to section 2.01 from the date of demand until fully paid, and before and after judgement if any, at the rate of thirteen percent (13%) per annum.

2.03 All payments received or monies recovered shall be applied first to interest outstanding under this agreement.

2.04 The Alberta Crown's records shall be deemed to be conclusive evidence for the purposes of determining the amount of the Financial Assistance provided by it or for which the Applicant was eligible.

2.05 In addition, or as an alternative, to the remedy described in section 2.01 the Alberta Crown may on the occurrence of any of the events described in that section cease to provide any or any further Financial Assistance.

3.01 The Applicant shall not be considered to have failed to achieve the objectives set out in the Application or the Business Plan if such failure is, in the opinion of the Minister or his designate, caused by an event beyond the Applicant's reasonable control including, but without limiting the foregoing:

(a) economic conditions beyond the Applicant's reasonable control;

(b) strikes, lockouts or boycotts; or

(c) fire, explosion, casualty or accident.

This agreement has been signed by the proper signing officer(s) of the Applicant, and in the event the Applicant is a body corporate its corporate seal has been attached thereto by such officer(s), as of the date indicated below.

_____
(Insert full name of Applicant)

DATE

BY: _____

Office held: _____

And by: _____

Office held: _____

(Applicant To Attach Its Corporate Seal Here If Applicant Is A Corporation Otherwise Applicant To Attach A Red Legal Seal Here When Signed)

CANADA /ALBERTA

Alberta MEMORANDUM

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

FROM Rudy Wolski
Acting Director

OUR FILE REFERENCE

YOUR FILE REFERENCE

TO Danny Muloin
Chairman
Disaster Assistance Committee

DATE

TELEPHONE 422-0131

SUBJECT CLEAN-UP ASSISTANCE REQUEST OVER $40,000.00

The above-noted company requires clean-up assistance over and above the $40,000.00 limit.

Therefore, Ministerial approval is required.

TOTAL CLEAN-UP COSTS:	$_____	
LESS: INSURANCE COVERAGE	$_____	
SHORTFALL:	$_____	
LESS: PREVIOUS PAYMENTS:	$_____	
BALANCE:	$_____	
THIS CLAIM:		$_____
OUTSTANDING BALANCE:	$_____	

_____
ACTING DIRECTOR
INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

_____
CHAIRMAN
DISASTER ASSISTANCE COMMITTEE

IRAP011 (REV. 08/89)

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

RE-ESTABLISHMENT LOAN FORGIVENESS PORTION USE AND RECOVERY AGREEMENT

TO: HER MAJESTY THE QUEEN IN RIGHT OF ALBERTA ("the Alberta Crown") as represented by the Minister responsible for administration of the Public Safety Services Act ("the Minister").

A. _____ (insert full name of financial assistance applicant) ("the Applicant") has applied to the Alberta Crown for financial assistance pursuant to the Alberta Crown's Re-establishment Loan Program ("the Program") and in support thereof has completed Application Form IRAP003 (Part A) ("the Application"), and has also prepared and submitted a business plan containing particulars of the purposes for which the financial assistance requested will be used and the objectives to be achieved ("the Business Plan").

B. The Applicant is not required to arrange for a loan as the Program has deemed that the forgiveness portion is enough to make the business viable.

IN CONSIDERATION OF the payment by the Alberta Crown of the forgiveness portion of the Re-establishment Loan, and of other good and valuable consideration from the Alberta Crown to the Applicant, the Applicant agrees as follows:

1.01 The Applicant hereby:

(a) represents and warrants to the Alberta Crown that the Application and the Business Plan contain or constitute full, true and plain disclosure of the purposes for which the Financial Assistance will be used and present fairly the objectives to be achieved;

(b) acknowledges that the Alberta Crown has provided the Applicant with a copy of the terms of the Program, and that the Applicant understands what Financial Assistance the Applicant is eligible for under the Program and the use to which such assistance is to be put; and

(c) agrees the Alberta Crown is relying on the foregoing representations, warranties and acknowledgements.

1.02 The Applicant shall use the Financial Assistance Solely for the purposes and in order to achieve the objectives set out in the Application and in the Business Plan, including without limiting the foregoing employing the number of persons and making the capital expenditures set out in the Application.

1.03 The Applicant shall:

(a) keep and maintain according to generally accepted accounting principles and practices consistently applied, full, complete and detailed records, books, documents and accounts relating to the use of the Financial Assistance, and shall allow representatives of the Alberta Crown or of the Provincial Auditor access to such materials; and

(b) on request produce evidence satisfactory to the Alberta Crown of how the Financial Assistance was or is being used.

2.01 If, in the opinion of the Minister or of his designate, any of the following has occurred:

(a) Financial Assistance was provided for which the Applicant was not eligible;

(b) some or all of the Financial Assistance is not used for the purposes set out in the Application or the Business Plan;

(c) The Applicant has submitted false or misleading information to the Alberta Crown in the request for or use of Financial Assistance;

(d) subject to section 3.01, the Applicant has not substantially achieved the objectives set out in the Application or the Business Plan, including without limiting the foregoing employing the number of persons and making the capital expenditures set out in the Application; or

(e) any other obligation of the Applicant under this agreement is not complied with or satisfied;

the Applicant shall, on demand, forthwith pay the Minister or his designate an amount equal to the Financial Assistance provided, or such lesser amount thereof as the Minister may determine, together with interest thereon as set out in section 2.02.

2.02 Interest shall accrue on the amount payable pursuant to section 2.01 from the date of demand until fully paid, and before and after judgement if any, at the rate of thirteen percent (13%) per annum.

2.03 All payments received or monies recovered shall be applied first to interest outstanding under this agreement.

2.04 The Alberta Crown's records shall be deemed to be conclusive evidence for the purposes of determining the amount of the Financial Assistance provided by it or for which the Applicant was eligible.

2.05 In addition, or as an alternative, to the remedy described in section 2.01 the Alberta Crown may on the occurrence of any of the events described in that section cease to provide any or any further Financial Assistance.

3.01 The Applicant shall not be considered to have failed to achieve the objectives set out in the Application or the Business Plan if such failure is, in the opinion of the Minister or his designate, caused by an event beyond the Applicant's reasonable control including; but without limiting the foregoing:

(a) economic conditions beyond the Applicant's reasonable control;

(b) strikes, lockouts or boycotts; or

(c) fire, explosion, casualty or accident.

This agreement has been signed by the proper signing officer(s) of the Applicant, and in the event the Applicant is a body corporate its corporate seal has been attached thereto by such officer(s), as of the date indicated below.

_____
(Insert full name of Applicant)

DATE

BY: _____

Office held: _____

And by: _____

Office held: _____

(Applicant To Attach Its Corporate Seal Here If Applicant Is A Corporation Otherwise Applicant To Attach A Red Legal Seal Here When Signed)

CANADA/ALBERTA

Alberta MEMORANDUM

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

FROM Rudy Wolski
Acting Director

OUR FILE REFERENCE

YOUR FILE REFERENCE

DATE

TO Danny Muloin
Chairman
Disaster Assistance Committe

TELEPHONE 422 - 0131

SUBJECT LOAN ADVANCE

BUSINESS NAME:

FILE NO:

Enclosed is a request from:

for a FINAL ADVANCE of $_____, against the Forgiveness Portion of $_____ of the Re-establishment Loan for $_____.

This is in keeping with the forgiveness portion of the loan Program. Please process.

Rudy Wolski

RW/msn

Encl.

IRAP013 (Rev. 5/89)

CANADA/ALBERTA

Alberta MEMORANDUM

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

FROM Rudy Wolski
Acting Director

OUR FILE REFERENCE

YOUR FILE REFERENCE

TO Mark Egener
Managing Director
Alberta Public Safety Service

DATE

TELEPHONE 422 - 0131

SUBJECT LOAN REQUIREMENT WAIVER
PAYMENT REQUEST

Your approval is requested to waive the loan requirement.

BUSINESS NAME:

FILE NO:

FORGIVENESS PORTION:

We wish to waive the requirement for a loan to be processed.

Remaining loan amount too small ☐

Major Company ☐

Rudy Wolski

APPROVED: _____

Mark Egener
Managing Director
Alberta Public Safety Services

IRAP014

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

Location: 10420 - 157 Street, Edmonton, Alberta T5P 2V5

Mailing Address: 10320 - 146 Street, Edmonton, Alberta T5N 3A2

TELEFAX NUMBER: 427-7782
TELEPHONE NUMBER: 422-8837

RECIPIENT'S TELEFAX NUMBER: _____

ATTENTION: _____

DIVISION/BRANCH: _____

NUMBER OF PAGES INCLUDING COVER PAGE: _____

DATE: _____

COMMENTS: _____

_____

_____

_____

_____

****

SENDER: _____

IRAP015
Rev. 05/31/90

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

STATISTICS

Business Analyst	Interviews	Calls in	Calls Out	Returns A.P.S.S.	New Registrations	Originals From A.P.S.S.	Closed Files
Rudy							
Robert							
Susan							
TOTAL							

IRAP016
(Rev. 17/07/89)

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

STATISTICS

Business Analyst	Interviews	Calls In	Calls Out	Returns A.P.S.S.	New Registrations	Originals From A.P.S.S.	Closed Files
Andy							
Rod							
Rudy							
Larry							
Rob							
Greg							
Lorinda							
Belle							
TOTAL							

IRAP016

CANADA/ALBERTA

Alberta MEMORANDUM

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

FROM Rudy Wolski
Acting Director

OUR FILE REFERENCE

YOUR FILE REFERENCE

TO Mark Egener
Managing Director
Alberta Public Safety Services

DATE

TELEPHONE 422- 0131

SUBJECT RE-ESTABLISHMENT LOAN INTEREST RECOVERY APPLICATION

The following interest re-imbursement $_____ has been requested by _____ I have reviewed:

_____, _____
(Applicant Name) (File #)

_____, _____
(Applicant Name) (File #)

_____, _____
(Applicant Name) (File #)

and I am satisfied that this request can be paid.

Rudy Wolski

RW/msn

IRAP017 (Rev. 5/89)

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
(Part A)

BUSINESS REVIEW
FACT SHEET

DATE REVIEWED: _____

BUSINESS NAME: _____

FILE NO: _____

		JULY 31/87	PROJECTED	ACTUAL
NO. OF EMPLOYEES:		_____	_____	_____
TOTAL ASSET LOSS:	$_____	(COMMENT ON VARIANCE)		
CLEAN-UP:	$_____	_____		
LOAN AS PER IRAP003:	$_____	_____		
INSURANCE PROCEEDS:	$_____	_____		
		_____		

GOVERNMENT ASSISTANCE

RE-ESTABLISHMENT GRANT: $_____

CLEAN-UP GRANT: $_____

BULLDOZED: $_____

FORGIVENESS PORTION: $_____

INTEREST FREE PORTION: $_____

USE OF LOAN PROCEEDS: _____

_____

_____

_____

NOTES: _____

_____

_____

_____

_____ _____
BUSINESS ANALYST DATE

_____ _____
REVIEWED: CO-ORDINATOR DATE

IRAP018
(Rev. 08/89)

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
(Part B)

BUSINESS REVIEW
CLAIMANT SURVEY

INSURANCE COVERAGE

1. BEFORE THE TORNADO, DID YOU BELIEVE THAT YOUR INSURANCE COVERAGE WAS ADEQUATE? Y/N

2. WHY WAS IT INADEQUATE? (RATE: 1 - 4) NOTES:

   (A) COST - ACCEPTED RISK - _____ _____

   (B) ASSET UNDER EVALUATION - _____ _____

   (C) UNINFORMED - _____ _____

   (D) OTHER - _____ _____ _____

3. ARE YOU CURRENTLY USING THE SAME INSURANCE BROKER? Y/N
   IF NO, WHY NOT? (RATE 1 - 3)

   NOTES:

   COST - _____ _____

   COVERAGE - _____ _____

   BROKER - _____ _____

4. INSURANCE COVERAGE:

	PREVIOUS	CURRENT
(A) BUILDING & CONTENTS -	_____	_____
(B) EQUIPMENT -	_____	_____
(C) VEHICLES -	_____	_____
(D) P/L & P/D -	_____	_____
(E) BUSINESS INTERRUPTION -	_____	_____
(F) OTHER -	_____	_____

FINANCIAL ASSISTANCE

1. DID YOUR BANKER UNDERSTAND THE INDUSTRIAL RECOVERY ASSISTANCE PROGRAM? Y/N

2. WAS YOUR BANKER CO-OPERATIVE IN ASSISTING RE-ESABLISH YOUR BUSINESS? (RATE 1 -5) ___

3. DOES YOUR BANKER UNDERSTAND YOUR BUSINESS FINANCIAL NEEDS? (RATE 1 - 5) ___

4. IS YOUR BANKER MORE UNDERSTANDING NOW THAN BEFORE THE TORNADO? Y/N

5. OTHER COMMENTS: _____

_____

_____

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM
(Part C)

PROGRAM EVALUATION

1. WAS THE PROGRAM HELPFUL IN RE-ESTABLISHING YOUR BUSINESS? Y/N

2. IF HELPFUL, IN WHAT WAY? (RATE 1 - 5) NOTES

   (A) RE-ESTABLISHING MORE QUICKLY ____ _____

   (B) EASED CASH FLOW ____ _____

   (C) MAINTAINED EMPLOYMENT ____ _____

   (D) FACILITATED MODERNIZATION ____ _____

   (E) OTHER: _____ ____ _____

3. HOW HAS YOUR BUSINESS CHANGED SINCE THE TORNADO?

   (A) INCREASED/DECREASED EMPLOYMENT (COMMENT ON PART "A")

   (B) ADDITIONAL BUSINESS INVESTMENT Y/N AMOUNT $_____

   (C) INCREASED BUSINESS VOLUME Y/N (+/-) _____%

   (D) MORE PROFITABLE Y/N (+/-) _____%

   (E) OTHER: _____

   _____

   _____

4. PROGRAM RECOMMENDATION (RATE 1 [KEEP] - 5 [CHANGE]) NOTES:

   (A) RE-ESTABLISHMENT GRANT $15,000.00 ____ _____

   (B) CLEAN-UP GRANT ____ _____

   (C) SHORTFALL LOAN ____ _____

   (D) OTHER SUGGESTIONS _____

   _____

   _____

5. WHAT WOULD HAVE HAPPENED TO YOUR BUSINESS WITHOUT THE INDUSTRIAL RECOVERY ASSISTANCE PROGRAM?

   (A) OUT OF BUSINESS Y/N

   (B) REDUCED SCALE OF OPERATION Y/N

   (C) WOULD HAVE RE-ESTABLISHED AT THE SAME LEVEL Y/N

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

7TH FLOOR, STERLING PLACE, 9940 - 106 STREET, EDMONTON, ALBERTA, CANADA T5K 2P6
(403) 422-0131 TELECOPIER 422-9319

Date

Lending Institution Address

Attention:

Dear Sir/Madam:

Please find enclosed a Government of Alberta Cheque No: _____ in the amount of $_____.

This cheque represents one (1) Interest Reimbursement on the following:

LOAN NO:
LOAN:
INTEREST PERIOD:
AMOUNT: $_____

NOTE: Detailed interest calculation, and supporting documents such as loan cards, by loan must be submitted to the Industrial Recovery Assistance Program Office at least once per year but will be accepted on a quarterly or other basis depending on the lending institution system.

Yours truly,

Rudy Wolski
Acting Director

RW/msn

Encl.
IRAP019 (Rev. 5/89)

CANADA/ALBERTA

Alberta MEMORANDUM

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

FROM Shirley Pfleging
Administrator

OUR FILE REFERENCE

YOUR FILE REFERENCE

TO

DATE

TELEPHONE 469-7451

SUBJECT **"CHANGES" to IRAP FORM**

A) **"MUST"** be initialled by the **"CLIENT"** as well as the **"BUSINESS ANALYST"**.

B) **"ADDITIONAL"** clauses to the **"IRAP FORM"** must be **"INITIALLED"** and **"DATED"** by the **"CLIENT"** and **"BUSINESS ANALYST"**.

C) IRAP FORMS **NOT** INITIALLED TO DATE:

IRAP020

CANADA/ALBERTA

CHECKLIST

INTEREST RECOVERY IRAP008

Company Name: _____ File # _____

Commencement Date of Interest Recovery: _____

	Analyst Yes/No		Coordinator Yes/No
New Form (Rev 02/88)			
Business Name correct			
Loan Number correct			
Interest Free Portion paid out			
Forgiveness advanced			
Interest checks			
Analyst initial & date by each figure			
Interest period correct			
Lending Institution's name matches IRAP004			
Lending Institution's Signature/Date			
Lending Institution's Interest calculation submitted			
IRAP017 Correct			

_____ _____
Analyst's Initial Date

_____ _____
Coordinator's Initial Date

IRAP021
Rev.26/04/89

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE OFFICE
#300, 9945 - 50 Street, Edmonton, Alberta T6A 0L4
(403)469-7451 TELEFAX 469-6709

ATTENTION:

Dear

Please find attached the following:

1) Financial Institution Procedures Re-establishment Loan
2) Industrial Recovery Assistance Program Term Sheet
3) Re-establishment Loan Application (Part A) IRAP003
4) Re-establishment Loan Application (Part B) IRAP004
5) Re-establishment Loan Advance Request IRAP007
6) Re-establishment Loan Interest Recovery Application IRAP008

We appreciate the efforts of your staff in putting the above package together, and look forward to dealing with you in the ensuing months.

Please acknowledge the receipt of these documents and confirm that shall be a participating lender under the Industrial Recovery Assistance Program.

Your signing of the copy of this letter enclosed confirms that will abide by the Program's Terms and Conditions as represented by Items One (1) through Six (6) above.

Yours truly

Mark Hower
Managing Director
Alberta Public Safety Services

SIGNATURE OF BANK OFFICIAL
(Please type name)

CANADA/ALBERTA

INDUSTRIAL RECOVERY ASSISTANCE OFFICE
8300, 9945 - 50 Street, Edmonton, Alberta T6A 0L4
(403)469-7451 TELEFAX 469-6709

ATTENTION:

Dear

Please find attached the following:

1) Financial Institution Procedures Re-establishment Loan
2) Industrial Recovery Assistance Program Term Sheet
3) Re-establishment Loan Application (Part A) IRAP003
4) Re-establishment Loan Application (Part B) IRAP004
5) Re-establishment Loan Advance Request IRAP007
6) Re-establishment Loan Interest Recovery Application IRAP008

We appreciate the efforts of your staff in putting the above package together, and look forward to dealing with you in the ensuing months.

Please acknowledge the receipt of these documents and confirm that shall be a participating

lender under the Industrial Recovery Assistance Program.

Your signing of the copy of this letter enclosed confirms that will abide by the Program's

Terms and Conditions as represented by Items One (1) through Six (6) above.

Yours truly

Mark Bjerer
Managing Director
Alberta Public Safety Services

ME/kk

Encl.

CANADA/ALBERTA

FINANCIAL INSTITUTION PROCEDURES

RE-ESTABLISHMENT LOAN

It is the Government of Alberta's intent to help the affected businesses get re-established and back in business as quickly as possible. To this end, we are encouraging the businesses to go through their normal borrowing channels in order to minimize their exposure at this time.

In order to facilitate the interest-free loans to the businesses, the Government is providing up to 80% forgiveness on the insurance shortfall incurred by these businesses.

PROCEDURES

1. The Business Analyst will determine on Part A of the Re-establishment Loan Application Form (IRAP003) the shortfall loan amount.

2. Based on the business recovery plan and the capital investment, the Analyst will then work out the forgiveable portion of the shortfall loan amount, which may not exceed 80% of the shortfall loan request.

3. The Business Analyst will also determine from the recovery plan if the business is viable. If viability is a problem, the Analyst will take other measures to try and re-establish the business.

4. The applicant will take a copy of Part A (IRAP003 - schedule A attached) and an original Part B (IRAP004 - schedule B attached) once it has been signed by the Chairman of the Disaster Assistance Committee to the lending institution along with his business plan.

5. The lending institution will assess the business' needs based on normal prudent lending practice and make their decision whether or not to lend to the business. If the bank decides not to grant a loan to the business, then the lending officer must contact the Business Analyst at 422-0131 before he turns the business down, so that we may explore alternate means of financing the shortfall reouirements.

   If the loan is aurhtorized then the IRAP004 form is completed and signed by the Financial Institution and the original returned to the Program Office by the lender.

6. On the financial institution's advice in writing on the Loan Advance Form (IRAP007 - schedule C attached) the forgiveable portion of the loan will be advanced as requested. A cheque will be raised through Treasury in the names of the business and the lender jointly, and mailed to the lending institution. An advice to the business will be mailed under separate cover.

7. Should the business not fulfill its obligation to fully re-establish its operations as shown on the business plan, then upon reviewing the situation, government funding may cease and recovery of monies initiated against the business. However, the Government will not refuse to advance to the financial institution (to the maximum of the forgiveness portion) those loan advances the financial institution has made in accordance with IRAP003 and IRAP004 and normal prudent lending practice.

8. Should the business require more money than originally indicated under the Program, the financial institution must send the business back to the Program for further consultation and review. If the extra monies are approved then the normal forgiveness portion may apply.

9. Payments on the principal portion of the loan are not to be charged to the business during the interest free term of the loan.

10. The interest free portion of the loan should begin on the first advance of monies to the busines as per the "Re-establishment Loan Adance Request" and end no later than two years from that date.

11. The financial institutions will fill out the Interest repayment (IRAP008 - schedule D attached) on a quarterly basis and send it to the Program office for payment.

    The interest to be repayed will be the total interest owing to the branches of that particular lender under the Program.

    The Government will issue a cheque directly to the financial institution office designated by the lender for the total interest accumulated for that quarter.

12. Detailed interest calculation and supporting documents such as loan cards, by loan must be submitted to the Industrial Recovery Assistance Program Office at least once per year but will be accepted on a quarterly or other basis depending on the lending institution system.

13. The Industrial Recovery Assistance Program Office will provide sample signatures of the Chairman of the Disaster Assistance Committee and his alternate(s).

Industrial Recovery Assistance
7th Floor, Sterling Place
9940 - 106 Street
Edmonton, Alberta
T5K 2P6

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

7TH FLOOR, STERLING PLACE, 9940 - 106 STREET, EDMONTON, ALBERTA, CANADA T5K 2P6
(403) 422-0131 TELECOPIER 422-9319

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

FINANCIAL INSTITUTION TERM SHEET

PURPOSE

To provide assistance to businesses affected by July 31, 1987, tornado.

ELIGIBILITY REQUIREMENTS

1) Suffered catastrophic loss.

2) Small to medium sized business (under 100 employees).

3) Assistance to business with over 100 employees on case by case basis.

4) Business recovery plan.

ELEMENTS

1) Re-establishment Assistance Grant of $15,000.00 to provide survival funding for the period between destruction and re-organization.

2) Clean-Up Assistance Grant to a maximum of $40,000.00 per business; any amounts over that, on a case by case basis.

3) Facilitate interest free loans to borrowers for up to two years to offset insurance shortfalls on:

   a) Buildings
   b) Leasehold Improvements
   c) Equipment
   d) Inventory
   e) Business Vehicles

.../2

CANADA/ALBERTA

TERMS OF RE-ESTABLISHMENT LOANS

INTEREST RATE

Loan will be interest free to the borrower for the first two years of the loan. Interest rate will be set by lender based on normal lending criteria, subject to review by the Industrial Recovery Assistance Office.

MAXIMUM AMOUNT OF LOAN

The maximum amount of the loan would be the uninsured shortfall to re-establish the business.

FORGIVENESS OF LOAN

Up to 80% forgiveness on loans based on $10,000.00 forgiveness per job retained and/or $10,000.00 forgiveness per $20,000.00 of eligible capital expenses.

FORGIVENESS PORTION

The forgivable portion of the loan will be advanced upon the financial institutions' advice that the business requires funds disbursed.

The timing of the advances for the forgivable portion of the loan (Grant) will be assessed by the financial institution and the Industrial Recovery Assistance Office, and is flexible, depending upon individual business requirements.

The main criteria for the advance will be solid evidence that the business is being re-established, according to the business recovery plan.

REPAYMENT OF THE LOAN

Principal repayments on the loan to be deferred for the interest free term of the loan.

AVAILABLE FROM

Businesses to borrow from financial institutions of their choice.

(Rev. 24/02/89)

CANADA/ALBERTA

Industrial Recovery Assistance
7th Floor, Sterling Place
9940 - 106 Street
Edmonton, Alberta
T5K 2P6

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

7TH FLOOR, STERLING PLACE, 9940 - 106 STREET, EDMONTON, ALBERTA, CANADA T5K 2P6
(403) 422-0131 TELECOPIER 422-9319

APPLICANT TERM SHEET

PURPOSE

To provide assistance to businesses affected by the severe flooding in the Slave Lake, Kinuso and Driftpile areas on July 6 and 7, 1988.

ELIGIBILITY REQUIREMENTS

1) Suffered catastrophic loss.

2) Small to medium sized business (under 100 employees).

3) Assistance to business with over 100 employees on case by case basis.

4) Business recovery plan.

ELEMENTS

1) Re-establishment Assistance Grant of $15,000.00 to provide survival funding for the period between destruction and re-organization.

2) Clean-Up Assistance Grant to a maximum of $40,000.00 per business; any amounts over that, on a case by case basis.

3) Facilitate interest free loans to borrowers for up to two years to offset insurance shortfalls on:

   a) Buildings
   b) Leasehold Improvements
   c) Equipment
   d) Inventory
   e) Business Vehicles

.../2

CANADA/ALBERTA

TERMS OF RE-ESTABLISHMENT LOANS

INTEREST RATE

Loan will be interest free to the borrower for the first two years of the loan. Interest rate will be set by lender based on normal lending criteria, subject to review by the Industrial Recovery Assistance Office. Interest subsidy cheques to be made out to the lender quarterly from the Province, based on submission of IRAP008.

MAXIMUM AMOUNT OF LOAN

The maximum amount of the loan would be the uninsured shortfall to re-establish the business.

FORGIVENESS OF LOAN

Up to 80% forgiveness on loans based on $10,000.00 forgiveness per job retained and/or $10,000.00 forgiveness per $20,000.00 of eligible capital expenses.

FORGIVENESS PORTION

The forgivable portion of the loan will be advanced upon the financial institutions' advice that the business requires funds disbursed.

The timing of the advances for the forgivable portion of the loan (Grant) will be assessed by the financial institution and the Industrial Recovery Assistance Office, and is flexible, depending upon individual business requirements.

The main criteria for the advance will be solid evidence that the business is being re-established.

REPAYMENT OF THE LOAN

Principal repayments on the loan to be deferred for the interest free term of the loan.

AVAILABLE FROM

Businesses to borrow from financial institutions of their choice.

LENDING CRITERIA

Financial institutions to follow normal prudent lending criteria in approving the loan.

(Rev. 24/02/89)

CANADA/ALBERTA

Industrial Recovery Assistance
7th Floor, Sterling Place
9940 - 106 Street
Edmonton, Alberta
T5K 2P6

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

7TH FLOOR, STERLING PLACE, 9940 - 106 STREET, EDMONTON, ALBERTA, CANADA T5K 2P6
(403) 422-0131 TELECOPIER 422-9319

APPLICANT TERM SHEET

PURPOSE

To provide assistance to businesses affected by July 31, 1987, tornado.

ELIGIBILITY REQUIREMENTS

1) Suffered catastrophic loss.

2) Small to medium sized business (under 100 employees).

3) Assistance to business with over 100 employees on case by case basis.

4) Business recovery plan.

ELEMENTS

1) Re-establishment Assistance Grant of $15,000.00 to provide survival funding for the period between destruction and re-organization.

2) Clean-Up Assistance Grant to a maximum of $40,000.00 per business; any amounts over that, on a case by case basis.

3) Facilitate interest free loans to borrowers for up to two years to offset insurance shortfalls on:

   a) Buildings
   b) Leasehold Improvements
   c) Equipment
   d) Inventory
   e) Business Vehicles

.../2

CANADA/ALBERTA

TERMS OF RE-ESTABLISHMENT LOANS

INTEREST RATE

Loan will be interest free to the borrower for the first two years of the loan. Interest rate will be set by lender based on normal lending criteria, subject to review by the Industrial Recovery Assistance Office. Interest subsidy cheques to be made out to the lender quarterly from the Province, based on submission of IRAP008.

MAXIMUM AMOUNT OF LOAN

The maximum amount of the loan would be the uninsured shortfall to re-establish the business.

FORGIVENESS OF LOAN

Up to 80% forgiveness on loans based on $10,000.00 forgiveness per job retained and/or $10,000.00 forgiveness per $20,000.00 of eligible capital expenses.

FORGIVENESS PORTION

The forgivable portion of the loan will be advanced upon the financial institutions' advice that the business requires funds disbursed.

The timing of the advances for the forgivable portion of the loan (Grant) will be assessed by the financial institution and the Industrial Recovery Assistance Office, and is flexible, depending upon individual business requirements.

The main criteria for the advance will be solid evidence that the business is being re-established.

REPAYMENT OF THE LOAN

Principal repayments on the loan to be deferred for the interest free term of the loan.

AVAILABLE FROM

Businesses to borrow from financial institutions of their choice.

LENDING CRITERIA

Financial institutions to follow normal prudent lending criteria in approving the loan.

(Rev. 24/02/89)

CANADA/ALBERTA

Industrial Recovery Assistance
7th Floor, Sterling Place
9940 - 106 Street
Edmonton, Alberta
T5K 2P6

INDUSTRIAL RECOVERY ASSISTANCE OFFICE

7TH FLOOR, STERLING PLACE, 9940 - 106 STREET, EDMONTON, ALBERTA, CANADA T5K 2P6
(403) 422-0131 TELECOPIER 422-9319

INDUSTRIAL RECOVERY ASSISTANCE PROGRAM

FINANCIAL INSTITUTION TERM SHEET

PURPOSE

To provide assistance to businesses affected by the severe flooding in the Slave Lake, Kinuso and Driftpile areas on July 6 and 7, 1988.

ELIGIBILITY REQUIREMENTS

1) Suffered catastrophic loss.

2) Small to medium sized business (under 100 employees).

3) Assistance to business with over 100 employees on case by case basis.

4) Business recovery plan.

ELEMENTS

1) Re-establishment Assistance Grant of $15,000.00 to provide survival funding for the period between destruction and re-organization.

2) Clean-Up Assistance Grant to a maximum of $40,000.00 per business; any amounts over that, on a case by case basis.

3) Facilitate interest free loans to borrowers for up to two years to offset insurance shortfalls on:

   a) Buildings
   b) Leasehold Improvements
   c) Equipment
   d) Inventory
   e) Business Vehicles

.../2

CANADA/ALBERTA

TERMS OF RE-ESTABLISHMENT LOANS

INTEREST RATE

Loan will be interest free to the borrower for the first two years of the loan. Interest rate will be set by lender based on normal lending criteria, subject to review by the Industrial Recovery Assistance Office.

MAXIMUM AMOUNT OF LOAN

The maximum amount of the loan would be the uninsured shortfall to re-establish the business.

FORGIVENESS OF LOAN

Up to 80% forgiveness on loans based on $10,000.00 forgiveness per job retained and/or $10,000.00 forgiveness per $20,000.00 of eligible capital expenses.

FORGIVENESS PORTION

The forgivable portion of the loan will be advanced upon the financial institutions' advice that the business requires funds disbursed.

The timing of the advances for the forgivable portion of the loan (Grant) will be assessed by the financial institution and the Industrial Recovery Assistance Office, and is flexible, depending upon individual business requirements.

The main criteria for the advance will be solid evidence that the business is being re-established, according to the business recovery plan.

REPAYMENT OF THE LOAN

Principal repayments on the loan to be deferred for the interest free term of the loan.

AVAILABLE FROM

Businesses to borrow from financial institutions of their choice.

(Rev. 24/02/89)

CANADA/ALBERTA